Unemployment Insurance Review

February 1968

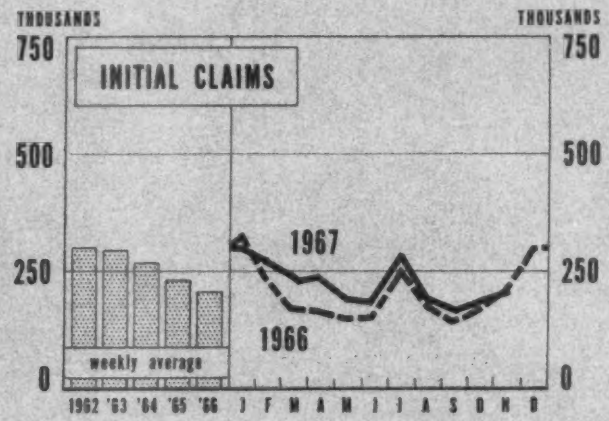
In this issue

- Womanpower—An Underutilized Resource?
- Unemployment Insurance and Women
- Experience Rating—1966
- LOOP—Local Office On-line Payments
- Computerized UI Tax Operations in Texas

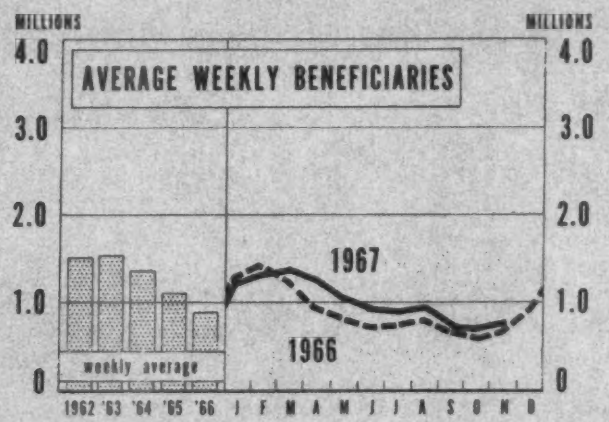
UNITED STATES DEPARTMENT OF LABOR
Manpower Administration

UNEMPLOYMENT INSURANCE ACTIVITIES

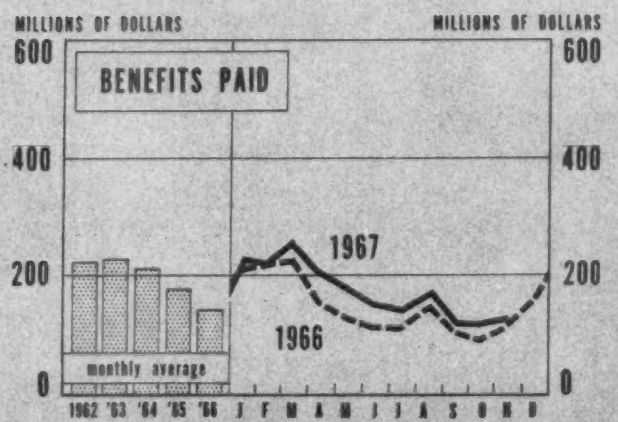
UNDER STATE PROGRAMS



Initial claims under State programs averaged 208,300 per week in November—28,500 above the October volume. Except for November 1966, when the average was 207,900, this was the lowest level for the month since 1952.



The number of beneficiaries under regular State programs averaged 776,000 in November, compared with 713,500 in October and 672,800 in November 1966.



A total of $134.9 million was paid in benefits to insured jobless workers under regular State unemployment insurance programs in November—a rise of $12.7 million from October and $20.1 million above November a year ago.

Unemployment Insurance Review

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U.S. DEPARTMENT OF LABOR
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CONTENTS

ARTICLES

Womanpower—An Underutilized Resource?..... 1
Unemployment Insurance and Women..... 6
Experience Rating—1966..... 11
LOOP—Local Office On-line Payments.... 16
Computerized UI Tax Operations in Texas. 20

DEPARTMENTS

Unemployment Insurance Decisions..... 25
Trends in the Economy..... 26
Insured Unemployment..... 29
Summary Statistics:
Tabulations..... 32
Charts..... Cover 2, 28, 29
Maps..... 30

Skilled pharmacists will be needed for growing health services.

The role of women in the Nation's labor force and their experience in relation to claims for unemployment compensation benefits are examined in the following two articles. Womanpower—An Underutilized Resource? *discusses whether the talents of women will find a better relative use in the occupational structure than they have in the past.* Unemployment Insurance and Women *describes how special provisions of many of the State unemployment insurance laws affect the benefit eligibility of women claimants.*

WOMANPOWER—

An Underutilized Resource?

Mary Dublin Keyserling

Few people appreciate more fully than those concerned with unemployment compensation how significant has been the increase in recent years in the number of the Nation's working women—an increase which is reflected in the statistics on the number of women workers insured under the State UI programs. As the continuing expansion of our economy has opened up millions of additional jobs, women have represented the largest source of talent on which to draw. More than half of all those entering the labor force in the last 10 years have been women.

Over 28 million women are labor force participants today—more than twice as many as in 1940. Close to half of all women between the ages of 18 and 64 are workers.

Young women between the ages of 18 and 34 are somewhat more likely to work but not much more than they were before World War II. The great change in the worklife pattern of women has occurred in their middle years, after the age of 35. Since 1940, the number of women in the labor force aged 35–44 has more than doubled, the number aged 45–54 has more than tripled, and the number aged 55–64 has increased more than fourfold. About half of all women between the ages of 35 and 55 are now labor force participants.

The changing work pattern of the mature woman is understandable. More and more American women are completing their families while they are still young. Once their children are in school, a growing number of women are eager to enter the labor force or reenter it after an absence of some years. They can assume increased responsibilities outside their homes because technological progress has removed various chores from the household and lightened those that remain.

Increased educational opportunities have contributed to the rise in women's employment. The more education they have, the more likely they are to seek jobs. Education enlarges not only skills, but the aspiration and opportunity to use them. Among women who have completed only grade schooling, 30 percent were in the labor force in 1966. This compares with 46 percent of those who obtained a high school diploma, with 52 percent for college graduates, and 68 percent for those with 5 or more years of higher education. For a sizable majority of these highly educated women, employment is a lifelong commitment. More than eight out of 10 are workers in their middle years, 45 to 55, and even during the child-rearing years, 25 to 34, nearly two-thirds of those women with 5 or more years of higher education hold jobs.

The primary motivation for women seeking employment is economic. Many want to send their children to college, to help their families purchase their own homes, or to help build family security. But let's be clear about it—for a large proportion of women work isn't a matter of choice. Of

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the women in the labor force in 1966, about 6 million were single; most of them worked because they needed to support themselves. About 5½ million were widowed, separated or divorced—most of them had little option but to work. Of the married women with, as the Census Bureau says, "husband present," about a fifth had husbands whose income was less than $3,000; their addition to family income was a matter of dire necessity. Another 22 percent of these married women had husbands with incomes between $3,000 and $5,000—still far from enough to provide the family with a modest but adequate standard of living, which we now generally recognize requires more than $7,000 for an urban family of four. In fact, about two-thirds of the families in which both the husband and wife worked would have had incomes of less than $7,000 a year without the wife's financial contribution. The importance of the earnings of wives is indicated by the fact that two-thirds of the families in which both partners were earners had income of $7,000 or more.

Whatever the motivation—need, self-fulfillment, the desire to serve and contribute—women have looked for jobs and found them because of expanding job opportunities. The trend will accelerate.

A few years back our Labor Department manpower experts told us that between the years 1964 and 1970 we could expect the number of women workers to rise an estimated 17 percent as contrasted with an expected 9-percent increase in the number of men workers. This estimate of the growth in the number of women at work has already proved too conservative. A 12-percent increase in women's employment was registered in the first half of the 6-year projection period, although men's employment had risen at about the expected rates.

While it is true that women today are in every one of the 479 occupations listed in the last census, this does not mean that their talents and abilities are used to the extent that their potentials and training warrant. They are still highly concentrated in the lesser skilled, lesser paid occupations. Twenty-six percent of all women who worked year round and full time in 1966 had incomes of less than $3,000 a year; more than two-thirds of them had money incomes of less than $5,000.

Indeed, during recent years there has been a significant and steady decline in the percentage of women in the more privileged occupations—professional, technical, and kindred jobs. Currently they represent 38 percent of all workers in these positions, compared with 45 percent in 1940. A 16-percent decline in these leadership roles in so brief a time span should be a cause for concern. The proportion of women in the relatively less advantaged fields has increased rapidly during this same period. In the service trades, excluding private household employment, for example, their proportion rose from 40 percent in 1940 to 55 percent last year. In the clerical occupations, their proportion rose from 53 percent in 1940 to 72 percent in 1967. Nearly a fifth of our college-educated women are employed in these two relatively less demanding fields.

The increasing concentration of women in relatively lesser skilled jobs is reflected in the widening gap between the median earnings of men and women. In 1966 the median wage or salary income of women who worked year round and full time was only 58 percent that of men so employed; in 1955 it had been 65 percent. The current 42-percent median wage differential does not reflect widespread inequality of pay for equal work. This, thanks to new legislation and changing employer attitudes, is now a diminishing problem. Rather, it tells us something about the relative location of women in the occupational structure. We must be aware that very few women hold highly responsible leadership positions. This is indicated by the fact that in 1966 less than 4 percent received wage or salary incomes of $7,000 or more; less than 1 percent received $10,000 or more.

Much more might be cited to indicate the relative underuse of women's training and talents. We have an acute shortage of teachers in our colleges and universities, yet in 1964 women constituted only 22 percent of the faculty and other professional staffs of our institutions of higher learning. The proportion was considerably higher in 1940 (28 percent), in 1930 (27 percent), and even in 1920 (26 percent). It was only a little higher in 1964 than it was in 1910, yet the proportion of all degrees granted which were earned by women had risen about 70 percent during these 54 years.

Why is it that fewer than 1 percent of our engineers are women, only 3 percent of our lawyers, 7 percent of our physicians, and 8 percent of our scientists? The relative role of our women in these professional fields suffers sadly by international comparison.

Women, we might note, play a virtually negligible role in managerial fields. An article on

women in management published about 2 years ago in the *Harvard Business Review* states: "The barriers are so great there is scarcely anything to study." It reported that the process of breaking down the barriers cannot be observed "since this occurs so rarely at present." And the study concluded that between 1950 and 1964 there had been no observable increase in the proportion of female to male executives.

In the light of these and similar facts, it is not surprising that the present underutilization of women's skills was recently described by President Johnson as "the most tragic and the most senseless waste of this century." He went on to say: "It is a waste we can no longer afford. Our economy is crying out for their services."

The President then proceeded to cite just a few of the fields in which we can anticipate urgent demands for skilled workers in the years immediately ahead. He talked of the need in the next decade for additional school teachers and college instructors, specialists in health services, for scientists and engineering technicians, for State and local employees exclusive of those in teaching. He said:

> The requirements in these fields alone will be 110,000 additional trained specialists every month for the next 10 years. That requirement cannot be met by men alone and unless we begin now to open more and more professions to our women and unless we begin now to train our women to enter these professions, then the needs of our Nation just are not going to be met.

The President was speaking primarily of our requirements for highly trained professional people. Looking ahead to 1970, these are the career fields which are expected to grow the fastest; but there will be great demand, too, for supportive people—health aides; teacher, librarian, and social worker assistants; and a very wide range of other subprofessional personnel.

The occupational category expected to be the second fastest growing one in the next 3 or 4 years is secretarial and other clerical work—the field in which more women find employment than in any other. Opportunities will grow rapidly, too, for people in the service and sales occupations.

As we look to the years ahead the important question is, will the talents of women find a better relative use in the occupational structure than in the past?

There are many constructive forces now at work which should be helpful but there is much more to be done to help women increasingly find work more commensurate with their potential.

This was a matter of very great interest to the Commission on the Status of Women appointed by President Kennedy in 1961. The Commission's 50 recommendations presented to the President in its report, "American Women," brought forcefully to public attention ways in which women's contribution to society can be enhanced.

Many advances were set in motion by the Com-

The physician's assistant performs simple laboratory tests and clerical tasks in addition.

Taking dictation and answering correspondence are the core of a secretary's job.

Photos courtesy National Urban League

Photo courtesy International Business Machines Corporation

New automatic equipment has changed the bookkeeper's job markedly.

mission's work. The passage of the Federal Equal Pay Act can be attributed in no small measure to the new climate of opinion the Commission helped to create. Assurance of equal pay has done more than redress inequality; it has widened employment opportunity. So, too, has the inclusion in Title VII of the Federal Civil Rights Act of 1964 of a prohibition against discrimination in employment on the basis of sex as well as race, color, religion, and country of origin.

President Johnson continues vigorously to express his desire to make the Federal Government service a showcase example of good employment policy. This is reflected in his many appointments of women to top-level positions and the intensified recruitment of women at the higher grades. Progress is evident also at the starting levels. Women selected under the Federal Service Entrance Examination in 1966 made up 33 percent of the appointments; they had represented only 22 percent 2 years earlier.

On October 13, 1967, the President signed an Executive order prohibiting employment discrimination on the basis of sex in Federal employment, employment by Federal contractors and subcontractors, and employment on federally assisted construction. This action was an amendment of a previous Executive order that outlawed discrimination in these employment areas on the basis of race, creed, color, or national origin. Although the new Executive order does not substantially alter the employer coverage under prohibitions against sex discrimination established by 1962 Civil Service Commission regulations and the 1964 Civil Rights Act, it will greatly strengthen enforcement procedures.

New laws and improved regulations, however, are but part of what is needed to effectuate employment progress. The Women's Bureau seeks to promote larger educational and training opportunities for women and to encourage them to appreciate the diversity of occupations open to

them and to prepare realistically for them.

The great majority of our young women can now expect to combine the dual roles of homemaker and employee during a sizable span of their lifetime. Thus vocational counseling of girls and young women takes on new significance if sights are to be set high and abilities well used.

The Women's Bureau seeks actively to encourage the expansion of special educational and training opportunities open to mature women entering or reentering the labor force. Many hundreds of our colleges and universities now have continuing education programs or special educational services designed primarily for adult women. Often these provide classes at hours convenient for homemakers. They usually provide special counseling with respect to educational and employment plans. They frequently make available financial assistance and special services such as child care, job placement, or referral services.

The Manpower Development and Training programs of the Labor Department have helped large numbers of women, whose lack of previous education or training has seriously limited their job prospects, to fit themselves for the changing world of work.

The Neighborhood Youth Corps has provided more than 1.3 million disadvantaged young people—over two-fifths of them girls—with job-oriented special skills.

We now have 18 Job Corps residential centers for unemployed girls from families in poverty, providing intensive training in a new atmosphere away from home. The nearly 10,000 young women presently enrolled are being trained for jobs which would not have been open to them without this experience.

Work-study programs are making it possible for many young people to finance their college education with part-time work schedules.

Girls and women have been assisted greatly by the landmark legislation relating to education passed in 1965. The Elementary and Secondary Education Act provides improvements particularly for schools attended by children of low-income families, and the Higher Education Act makes possible improvements in college and university facilities as well as financial assistance for college students. In addition, training programs for subprofessional workers and for professional retraining have been expanded under the act.

Through these various programs and many others beside, we are helping to open larger opportunities for women for employment, job training, and education as never before, and more and more women are taking advantage of them.

The Women's Bureau is especially concerned with the less advantaged fields of employment in which many women are engaged, promotes the improvement of wages and working conditions, and seek in other ways to help elevate the dignity and status of these occupations. An example of these efforts is the Bureau's program directed toward the upgrading of household employment. Representatives of some of the country's most influential voluntary organizations met at the invitation of the Women's Bureau in several consultations which led 3 years ago to the establishment of a National Committee on Household Employment. This Committee now includes representatives of 22 professional, social welfare, and service organizations. The Bureau and the Committee working together have stimulated the development of training programs which will enlarge earning potentials; they seek also to promote the passage of needed legislation, to encourage better understanding of good employer-employee relationships and in other ways help upgrade and reconstitute this field of employment.

An important development of recent years has added another new impetus to women's progress. Patterned largely after the President's Commission on the Status of Women, State Commissions have been established in every one of the 50 States, the District of Columbia, the Virgin Islands, and two municipalities. They have drawn heavily on the resources and assistance of the Women's Bureau in planning and carrying out programs. They, like the President's Commission, have been concerned especially with the expansion of educational and employment opportunity. They are contributing importantly to understanding and action.

The State Commissions have worked tirelessly for legislation. They have promoted new and improved State minimum wage legislation. They have helped to expand the number of States with equal pay laws; 36 States and the District of Columbia now outlaw pay discrimination. Fourteen States and the District of Columbia now ban all forms of discrimination in employment on the basis of sex. Many hundreds of State laws have been passed in the last few years improving the

civil and political status of women. The State Commissions have played a key role in these advances.

The Women's Bureau, working through its national headquarters and its five regional offices, serves as a central source of information and provides leadership in all these and the many other areas of its concern. It stimulates interest in the improvement of law, attitude, and practice through conferences, through its technical assistance and consultant services to State Commissions, private organizations, and Government agencies, and through its many publications. Its programs directed toward the enlargement of women's contribution, not only in employment but in volunteer community service and in other aspects of national life, have taken on added significance in the light of our country's goal for the full utilization of our human resources.

Change is in the making; of this we can be certain. As a Nation we appreciate more fully than ever before that all who wish to contribute their skills should have the chance to give of their best. The greatness of America has always lain in the open door—the open door of equality and opportunity for all our people.

Unemployment Insurance and Women

Margaret M. Dahm

More than 28 million working women are essential to our economy—overall, they constitute over 36 percent of the labor force. In some areas and industries, an even larger proportion of the workers are women. Their vital role in keeping the economy going seems to be recognized, however, only as long as they are working. As soon as they become unemployed, they seem to become "secondary workers" who have only a casual and intermittent interest in work and who, therefore, should not be protected by unemployment insurance.

To say, as some have said, that women do not "need" to work, and for that reason their unemployment should not be covered by unemployment insurance is to strike at the very heart of the unemployment insurance system. Unemployment insurance is intended as an insurance program with rights determined on the basis of past and present labor force status, not on the basis of individual need.

Incidentally, the "need" argument is not only irrelevant; it is also basically untrue. Only one-third of *all* working women had husbands with annual incomes as high as $5,000.

True, women's responsibilities for making a home, bearing and raising children, and taking care of sickness in the family result in women entering, leaving and reentering the labor force more often than men. But men also leave and reenter the labor force for personal reasons. The decision as to whether an individual is or is not in the labor force should be made in each case on the basis of the facts, not determined by categories or by sex. Women represent a sizable part of the seasonal labor force in canning and food processing, but the seasonal labor force in construction and logging is made up primarily of men.

No unemployment insurance law has gone so far as to set up separate benefit rules for "primary"

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and "secondary" workers. A number of them, however, have provisions which discriminate against women in one way or another. The principal discriminations are the special disqualifications for pregnant women and workers who leave work because of various family obligations, and in the provisions for additional allowances for dependents.

Pregnancy

A pregnant woman who is physically unable to work, or who does not want to work, is not eligible for benefits under the rules of eligibility applicable to all claimants. And in contemporary United States, few if any women could, or would want to, work up to the time of confinement and resume work immediately thereafter. But pregnant women, like any other workers, may be involuntarily unemployed. Some are the victims of permanent separations of temporary layoffs due to lack of work. In other cases, the woman may want to continue working but be physically unable to continue on her former job. In many cases, the employer requires a woman to leave work at the end of the 5th or 6th month of pregnancy, which may be sometime before she wants to stop work and before there is any medical reason to leave the job.

Employers who require pregnant women to leave work resent being charged for benefits paid to them. Problems do arise in applying the usual eligibility requirements because of employer reluctance to hire pregnant women. But serious basic policy implications are raised if an individual's availability for work is to be measured in terms of employer willingness to hire individuals of that category—whether the category is pregnant women, workers over 45, or members of minority groups.

Nevertheless, in an attempt to avoid the problems of determining individual eligibility and to reduce criticism of the unemployment insurance program, 38 States have adopted special provisions for determining the benefit eligibility of women during the period of their pregnancy and immediately thereafter. As illustrated in table 1, the special provisions vary considerably; their common denominator is that they deny benefits without regard to the individual's ability to work, or her availability, or her efforts to find work.

Twelve States deny benefits for a specific period, ranging from 4 weeks to 4 months before confinement and from 4 weeks to 3 months after childbirth. A flat period is the simplest to administer. If the period is not more than 8 weeks, 4 weeks before confinement and 4 weeks after, it will deny relatively few benefits that would be payable under the usual "able and available" criteria. The longer the period, the more cases there will be in which benefits are denied to women who in fact are able to work and available for work—in many cases, women who have lost their jobs because of lack of work.

Three States apply the disqualification to the entire period of unemployment "due to" pregnacy—which leaves the administrative burden of determining whether the unemployment is due to pregnancy or a lack of work. Further, a disqualification which can be removed only by reemployment is particularly inequitable when unemployment is high. Another five States combine this disqualification with a flat minimum period before confinement, and a flat period afterwards.

Seven States apply the special disqualification only in cases where the separation from work was because of pregnancy.

Three of this latter group of States and the other 11 have, apparently, recognized the inequity of treating all pregnant women the same and vary the disqualification depending on such other circumstances as whether the woman quit voluntarily or was required to leave, or whether she is the sole support of herself or her family. These additional qualifications remove some of the inequities, but they also add problems of administrative judgment which may be no easier than the application of the standard provisions.

Domestic and Marital Obligations

Unemployment insurance laws have always recognized that there are circumstances under which a worker is justified in leaving his job so that even a system designed to compensate involuntary unemployment should pay him benefits if he cannot find another job. Originally, almost all laws included personal circumstances among the "good causes" for leaving a job. It was also recognized that personal circumstances might take a normally employed individual out of the active labor force temporarily so that availability determinations should be made week by week.

Because of their dual roles as workers and homemakers, women are particularly susceptible to

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TABLE 1.—SPECIAL PROVISIONS FOR DISQUALIFICATION FROM UNEMPLOYMENT BENEFITS FOR PREGNANCY—38 STATES, JULY 1, 1967

State	Variations in circumstances	Period of disqualification or statutory unavailability	
		Before childbirth	After childbirth
Alabama	(a) Left employment because of pregnancy or was required by employer to leave because of pregnancy.	(a) Duration of pregnancy	(a) 10 weeks.
	(b) Leave of absence on account of pregnancy.	(b) Period of leave	(b) Period of leave set in accordance with her request or a collective bargaining agreement. If fails to return after leave of absence, subject to voluntary leaving disqualification, which cancels any benefit rights based on work left.
Alaska		Any week of unemployment due to pregnancy.	Until employed with wages at least $120.
Arkansas		Any week of unemployment due to pregnancy.	Until employed 30 days, or until applies for reinstatement after leave of absence and not reinstated.
Colorado	(a) Voluntarily left because of pregnancy.	(a) Duration of pregnancy	(a) and (b) 13 weeks employment in full-time work.
	(b) Laid off because of pregnancy	(b) 30 days	
	(c) Sole support of children or invalid husband.	(c) a or b, as applicable	(c) 30 days.
Connecticut	(a) Left because of pregnancy	(a) Duration of pregnancy	(a) and (b) Not less than 2 months and until applies without restriction for former or other suitable job with last employer. If refuses such job, ineligible until earns $100.
	(b) Involuntarily separated because of pregnancy.	(b) From separation if according to a rule which meets Administration's regulation as reasonable.	
	(c) Unemployed during pregnancy	(c) 2 months	(c) 2 months not applicable unless child is alive.
Delaware		Any week of unemployment due to pregnancy, but not less than 8 weeks.	Not less than 6 weeks.
Dist. of Col		6 weeks	6 weeks.
Georgia	Voluntarily left because of pregnancy	Duration of pregnancy	Until earns 8 times weekly benefit amount in bona fide insured work.
Hawaii		4 months	2 months.
Idaho	(a) Unemployment due to pregnancy	(a) 12 weeks	(a)
	(b) Voluntarily left because of pregnancy.	(b) Duration of pregnancy	and (b) Until she earns 8 times weekly benefit amount.
	(c) Sole support of self or family	(c) a or b as applicable	(c) 6 weeks.
Illinois		13 weeks	4 weeks.
Indiana	(a) Separation because of pregnancy	(a) Ineligible for any benefits based on wages earned with separating employer.	
	(b) Unemployment due to pregnancy	(b) Duration of unemployment due to pregnancy.	
Kansas		2 months	1 month.
Louisiana		12 weeks	6 weeks.
Maine		Any week of unemployment due to pregnancy but not less than 8 weeks.	Not less than 4 weeks.
Maryland		4 months	2 months.
Massachusetts		Any week of unemployment due to pregnancy but not less than 4 weeks.	Not less than 4 weeks. Presumed unavailable if, solely for personal reasons, not able to continue in or return to position in which most recently employed.
Michigan		10 weeks	6 weeks.
Minnesota		Any week of unemployment due to pregnancy.	Until employed 6 weeks in insured work.

family situations requiring them to leave a specific job, or to withdraw from the labor force for short periods of time.

Twenty-two States have modified their laws so that workers—in seven of them, women workers—who leave their jobs for various family-related personal reasons are disqualified from benefits until they have been reemployed; in an additional State leaving under certain personal circumstances results in a rebuttable presumption of unavailability (table 2).

Under any unemployment insurance law, a woman who left work to take care of a sick husband would be considered unavailable while occupied with his care. After he recovered and she was again ready and willing to work but unable to find work, she would be eligible for benefits without disqualification under a broad "good cause" statute. Under laws with good cause restricted to work-connected causes, she might be considered to have left involuntarily. But under the special marital or domestic duty provisions of 17 State laws, she would be without protection for this period of unemployment.

Dependents' Allowances

In 11 States, additional payments may be made because of dependents. Seven States add the allowance for dependents to a basic benefit computed from wages, and four compute benefits on the basis of both wages and family status.

There are arguments both pro and con with respect to dependents' allowances in a wage-related insurance program such as unemployment insurance. It is not the relative merits of these arguments, however, that are of particular concern to women workers, but the fact that, as the provisions are drafted and applied, they operate for the

TABLE 1.—SPECIAL PROVISIONS FOR DISQUALIFICATION FROM UNEMPLOYMENT BENEFITS FOR PREGNANCY—38 STATES, JULY 1, 1967—Continued

State	Variations in circumstances	Period of disqualification or statutory unavailability	
		Before childbirth	After childbirth
Missouri		3 months	4 weeks.
Montana		If left most recent work during pregnancy, for duration of pregnancy.	2 months, unless submits medical evidence of ability to work.
Nebraska	(a) Voluntarily left because of pregnancy.	(a) Duration of pregnancy.	(a) 4 weeks.
	(b) Unemployed during pregnancy	(b) 12 weeks	(b) 4 weeks.
Nevada		Any week of unemployment due to pregnancy but not less than 60 days.	Until proof of ability to resume work is submitted
New Hampshire		8 weeks	Until earns in 1 week at least weekly benefit amount plus $3.
New Jersey [1]		4 weeks	4 weeks.
North Carolina	(a) Separated for pregnancy	(a) Duration of pregnancy	(a) and (b) 3 months not applied if child dies and claimant otherwise eligible.
	(b) Unemployed during pregnancy	(b) 3 months	
North Dakota		4 months	Until employed with earnings of 10 times weekly benefit amount.
Ohio	Pregnancy was cause of separation	Duration of unemployment	Duration of unemployment and until submits medical evidence of ability to work and work with former employer no longer available
Oklahoma		6 weeks	6 weeks.
Oregon	Leaves work due to pregnancy	Duration of pregnancy	6 weeks
Pennsylvania	(a) Voluntarily left because of pregnancy.	(a) Duration of pregnancy	(a) Until earns 8 times weekly benefit amount.
	(b) Laid off because of pregnancy	(b) 3 months	(b) 1 month and until remuneration after the month equals 4 times weekly benefit amount.
	(c) Other cases	(c) 1 month	(c) 1 month and until remuneration after the month equals 4 times weekly benefit amount.
South Dakota	(a) Voluntarily left because of pregnancy.	(a) Duration of pregnancy	(a) 30 days.
	(b) Dismissed because of pregnancy	(b) 60 days	(b) 30 days.
Tennessee	Forced to leave work because of pregnancy.	Ineligible until 21 days after has returned to former employer to perform usual work, and provides evidence that she returned as soon as she was able.	
Utah		Any week of unemployment due to pregnancy, but not less than 12 weeks.	Not less than 6 weeks.
Vermont		8 weeks	4 weeks.
Washington	(a) Voluntarily left because of pregnancy.	(a) Duration of pregnancy	(a) 4 weeks.
	(b) Unemployed during pregnancy	(b) 10 weeks	(b) 4 weeks.
West Virginia	(a) Laid off due to pregnancy	(a) If medical evidence of ability to work submitted, not more than 6 weeks.	(a) and (b) Until either employed 30 days in insured work, or 6 weeks if medical evidence of ability to work is submitted.
	(b) Other unemployment due to pregnancy.	(b) Unemployment due to pregnancy	
Wisconsin		10 weeks	4 weeks, and until notifies most recent employer of ability and availability and thereafter until employed 30 hours in a week or shows active and bona fide search for work.

[1] New Jersey has a temporary disability law, under which a woman may receive disability benefits for 4 weeks immediately before the expected birth and 4 weeks immediately following termination of pregnancy.

greater benefit of men claimants than of women claimants.

In general, dependents' allowances are paid only for nonworking spouses and children who are wholly or mainly supported by the claimant. Since a woman's wages are generally lower than her husband's, application of the "mainly supported" requirement would tend to eliminate many working wives, even those whose wages are essential to the family's support.

In fact, however, the provisions and their application discriminate against women in several additional ways.

The Nevada law states that any nonworking wife may be a dependent, whereas a husband must be unable to work because of age or physical disability. The Massachusetts law requires that a child be dependent on the claimant "at law and in fact." As a consequence, a wife can claim children only if her husband is both totally and permanently unable to work. Dependents' allowances have been denied in cases where the father was in fact disabled for an extended period but expected to recover. The Rhode Island law specifies that if a woman is claiming dependents' allowances, the dependency status of the children "shall be established to the satisfaction of the director." The Maryland law states that the father or stepfather is presumed to be wholly or mainly supporting children unless the contrary "is shown to the satisfaction of the Executive Director."

Whether or not the law contains such language, there is in the administration of the program a tendency to accept at face value a father's statement that he has dependent children but to require the mother to prove that she actually provides

TABLE 2.—DISQUALIFICATIONS FOR LEAVING WORK TO MARRY, TO MOVE TO BE WITH SPOUSE, OR BECAUSE OF MARITAL OR DOMESTIC OBLIGATIONS—23 STATES, JULY 1, 1967

State	Disqualification female only (7 States)	Disqualified for leaving voluntarily: To marry (19 States)	To move to be with spouse (14 States)	Because of marital or domestic obligations [1] (18 States)	Benefits postponed for duration of unemployment until	Wage credits cancelled	Special provision re support
Alaska	X	X	X		$120 is earned		
Arkansas	X	X	X [2]	X [3]	Works 30 days		
California		X	X	X	(4)		X
Colorado		X	X [4]	X	Marital or domestic obligation—13 weeks fulltime.	If left to marry	
Hawaii		X		X [5]	(6)		X
Idaho	X	X	X	X [3]	8 × wba* is earned		X
Illinois		X	X	X	(7)		X
Indiana		X	X	X	$200 is earned		
Kansas				X	8 × wba is earned		
Kentucky		X			(8)		
Maine	X	X	X	X [3]	12 weeks or 8 × wb is earned		
Minnesota	X		X	X [3]	Voluntary quit, 6 weeks work		
Mississippi				X	8 × wba is earned		
Montana	X	X	X or relative			X	
Nevada		X	X	X	(8)		X
New York		X	X		Works 3 days in each of 4 weeks, or earns $200.		
North Dakota		X		X [5]	Earnings of 10 × wba		
Ohio		X		X	1 × wba		
Oklahoma		X			(8)		
Oregon		X	X	X	(8)		
Pennsylvania			X	X	8 × wba is earned		X
Utah	X	X		X [3]	$100 is earned		X
West Virginia		X		X	Works 30 days		

* Weekly benefit amount abbreviated as wba.

[1] Except in the States noted, the disqualification is in general terms such as "marital or domestic duties" or "marital, parental, filial, or domestic obligations."

[2] Arkansas—Claimant who left to accompany, follow or join husband in new place of residence and immediately entered labor market there and began looking for work is not subject to this disqualification.

[3] Disqualification in terms of customary household or housewife duties.

[4] Colorado—Disqualification is for moving to another area except for health or to accept a better job.

[5] Disqualification in terms of marital obligations.

[6] Hawaii—The disqualification is a presumption of unavailability that can be rebutted by some evidence of availability in addition to registration for work and statement of availability.

[7] Illinois—Claimant who left to marry disqualified for duration of unemployment. One who left to move to accompany or join a family member is disqualified until circumstances which caused him to go have ceased to exist, he is sole support of family, has earned 8 times weekly benefit amount, been separated by death or law from the family member, or has returned to the locality he left. One who left because of marital, filial or other domestic circumstances is disqualified for duration of unemployment or until such circumstances have ceased to exist.

[8] Employed in bona fide employment (California) or employed in bona fide work (Kentucky, Nevada, Oklahoma, and Oregon).

more than half the support for a claimed dependent. Women's claims for dependents' allowances have been denied because the divorced father was under court order to contribute to the child's support, even though the payments had not been made. They have been denied because the children were receiving survivors benefits under the Social Security Act. In one State a wife's claim for dependents' benefits, on the grounds that when she was working she made more than her husband's veterans' training allowance, was denied because they handled their finances jointly, and his veteran's allowance was based on his responsibility for the children.

In two States, dependents' allowances are paid only to workers with more than enough wages to get the maximum basic benefit—which means relatively few women can meet the earnings qualification.

As a consequence of all these provisions of law or procedure, the States which provide dependents' allowances pay such allowances to about 51 percent of the men claimants and 5 percent of the women.

Conclusion

In 1963, a Committee set up by the President's Commission on the Status of Women recommended against unemployment insurance provisions which discriminate against women. In spite of their recommendations, there has been a slight increase in the number of States with discriminatory provisions.

A stronger version of the 1963 recommendations has been agreed on by a 1967 Task Force on Social Insurance and Taxes, set up to advise the permanent Citizens Advisory Council on the Status of Women. It is anticipated that the Task Force recommendations will be transmitted to the State advisory groups on the Status of Women. Since almost every State now has such a body, the 1967 recommendations may get more active consideration than the earlier ones.

Experience Rating—1966

Annual Summary

Paschal C. Zecca

The nationwide average employer contribution rate in 1966 amounted to 1.90 percent of the aggregate State taxable wages, compared with 2.11 percent in 1965. The decline was relatively larger in the average rate based on *total* wages—1.05 percent in 1966, as against 1.18 percent in 1965. In spite of the substantial decline in the average tax rate, tax collections for 1966 amounted to $3.0 billion; this figure was only $23 million or less than 1 percent under the total for 1965. The rise of nearly $13 billion in taxable wages in 1966 counteracted to a large extent lower contribution rates, thus sustaining tax collections at nearly the level of 1965. The effect of experience-rating provisions in State laws on operations in 1965 is reflected in tables 1–4.

Mr. Zecca is with the Office of Actuarial and Financial Services, Unemployment Insurance Service, Bureau of Employment Security.

Average Contribution Rates

At the beginning of 1966 (the first year since 1949) each of the 51 States had experience-rating provisions in effect. Reduced employer tax rates were assigned for the first time since 1949 in Rhode

TABLE 1.—AVERAGE EMPLOYER CONTRIBUTION RATE,[1] BY TYPE OF EXPERIENCE-RATING PLAN, 1946–1966
(Rates Expressed as Percent of Taxable Wages)

Year	Rate all States	All experience-rating States		Reserve ratio plan		Benefit-wage ratio plan		Benefit ratio plan		Payroll variation plan		Other plan	
		Number	Rate	Number	Rate	Number	Rate	Number	Rate	Number	Rate	Number	Rate
1946..	1.41	45	1.37	28	1.45	8	.97	5	1.34	1	1.81	3	1.98
1947..	1.41	50	1.40	28	1.41	8	.98	6	1.44	4	1.97	4	2.00
1948..	1.24	51	1.24	28	1.28	8	1.00	6	1.52	5	1.73	4	1.24
1949..	1.31	51	1.31	29	1.19	7	1.07	6	1.39	5	2.09	4	1.76
1950..	1.49	51	1.49	30	1.38	7	1.03	6	1.12	5	2.30	3	2.50
1951..	1.58	51	1.58	30	1.41	7	1.34	6	1.30	5	1.92	3	2.57
1952..	1.45	51	1.45	31	1.39	6	.91	6	1.25	5	1.84	3	2.28
1953..	1.30	51	1.30	31	1.25	6	.77	6	1.21	5	1.82	3	1.94
1954..	1.12	51	1.12	31	1.14	6	.56	6	1.00	5	1.93	3	1.51
1955..	1.18	50	1.18	32	1.23	6	.66	5	.79	4	1.89	3	1.45
1956..	1.32	50	1.32	32	1.39	6	.91	5	.91	4	2.01	3	1.45
1957..	1.31	50	1.31	32	1.35	6	.84	5	.84	4	2.04	3	1.69
1958..	1.32	50	1.32	32	1.42	6	.69	5	.88	4	2.28	3	1.53
1959..	1.71	50	1.71	32	1.80	6	1.01	5	1.58	4	2.38	3	1.96
1960..	1.88	51	1.88	32	1.76	6	1.49	6	2.34	4	2.36	3	2.23
1961..	2/2.06	51	2.06	32	1.87	6	1.55	6	2.59	4	2.36	3	2.78
1962..	2/2.36	51	2.36	32	2.22	6	1.69	6	2.74	4	2.35	3	3.23
1963..	2/2.31	51	2.31	32	2.22	6	1.61	6	2.61	4	2.51	3	3.06
1964..	2/2.21	51	2.21	32	2.31	6	1.48	8	2.49	4	2.48	1	2.10
1965..	2/2.12	51	2.11	32	2.27	6	1.17	8	2.31	4	2.08	1	2.10
1966..	2/1.91	51	1.90	32	2.09	6	.86	8	2.03	4	2.18	1	2.10

1/ Excludes war-risk contributions which were collected 1943-46.

2/ Includes Puerto Rico, which has no experience-rating plan.

TABLE 2.—EMPLOYER CONTRIBUTION RATES, BY TYPE OF EXPERIENCE-RATING PLAN AND STATE, 1964–66

Type of plan and State 1/	Tax base ($3,000 except as shown, with effective dates)	Range in 1966 employer tax rates (percent of taxable wages)		Average employer tax rates; 2/ contributions as a percent of					
				Taxable wages			Total wages		
		Maximum	Minimum	1966	1965	1964	1966	1965	1964
Total, 51 States	.....	.....	.....	1.90	2.11	2.21	1.05	1.18	1.25
Reserve-ratio plan:									
Arizona 3/	$3,600 (1/65)	2.7	.2	1.48	1.37	1.45	.90	.86	.83
Arkansas 3/	.....	4.0	.5	1.59	1.56	1.49	1.06	1.07	1.04
California	4,100 (1/66)	3.7	1.8	2.87	2.97	3.02	1.75	1.77	1.83
Colorado 3/	.....	2.7	0	1.19	1.27	1.59	.64	.70	.89
District of Columbia 3/	.....	2.7	.1	.98	1.00	.89	.50	.52	.48
Georgia	.....	4.2	.25	1.19	1.26	1.30	.71	.77	.82
Hawaii	4,300 (1/66)	3.0	.7	1.72	1.86	2.25	1.20	1.32	1.51
Idaho	3,600 (1/63)	4.3	.7	1.99	2.22	2.17	1.31	1.49	1.48
Indiana 3/	.....	2.9	.1	1.24	1.14	1.22	.63	.59	.65
Iowa 3/	.....	3.0	0	.58	.70	.77	.31	.39	.44
Kansas 3/	.....	2.7	0	1.43	1.44	1.43	.79	.82	.82
Kentucky 3/	.....	3.7	0	1.39	1.90	1.92	.81	1.11	1.14
Louisiana	.....	2.7	.9	1.73	1.80	1.94	.97	1.03	1.13
Maine 3/	.....	2.7	.5	1.47	1.71	1.99	.91	1.09	1.29
Massachusetts	3,600 (1/62)	3.9	1.1	2.53	2.61	2.70	1.49	1.59	1.68
Michigan 3/	3,600 (4/63)	5.1	0	2.14	2.30	2.63	1.12	1.22	1.44
Missouri 3/	.....	3.6	0	1.31	1.41	1.42	.68	.75	.77
Nebraska 3/	.....	2.7	.1	.95	1.01	1.25	.54	.59	.74
Nevada	3,800 (4/65)	2.7	.6	1.97	1.97	2.70	1.24	1.27	1.71
New Hampshire	.....	3.5	.15	1.21	1.65	1.65	.73	1.02	1.04
New Jersey 3/	.....	3.9	.7	2.29	2.33	2.36	1.12	1.18	1.21
New Mexico	.....	3.0	.1	1.29	1.31	1.31	.75	.77	.78
New York 3/	.....	3.9	1.4	2.55	3.04	2.69	1.25	1.53	1.39
North Carolina 3/	.....	4.7	.3	1.28	1.47	1.52	.82	.96	1.02
North Dakota 3/	.....	4/ 4.2	1.1	2.20	2.34	2.42	1.29	1.41	1.51
Ohio 3/	.....	4.7	.6	2.13	2.45	2.86	1.02	1.22	1.45
Rhode Island	3,600 (1/56)	3.4	1.8	2.27	2.69	2.70	1.45	1.77	1.82
South Carolina 3/	.....	4.1	.6	1.33	1.37	1.38	.85	.90	.94
South Dakota 3/	.....	3.6	0	.85	.96	1.00	.51	.58	.62
Tennessee	3,300 (1/63)	4.0	.50	1.71	1.77	1.77	1.08	1.15	1.17
West Virginia 3/	3,600 (1/62)	2.7	0	1.36	1.26	1.15	.81	.77	.72
Wisconsin 3/	3,600 (1/66)	4.4	0	1.51	1.67	1.54	.86	.86	.82
Benefit-wage-ratio plan:									
Alabama	.....	2.7	.5	1.17	1.30	1.60	.68	.78	.98
Delaware	3,600 (1/55)	3.0	.1	1.05	1.75	2.19	.56	.95	1.22
Illinois	.....	4.0	.1	.81	1.36	1.93	.39	.68	.98
Oklahoma	.....	2.7	.2	1.13	1.39	1.50	.63	.80	.87
Texas	.....	2.7	.1	.84	.90	.93	.47	.51	.54
Virginia	.....	2.7	.1	.69	.79	.91	.41	.47	.56
Benefit-ratio plan:									
Florida	.....	4.5	.02	.89	1.16	1.33	.52	.70	.81
Maryland	.....	3.5	.5	1.77	2.29	2.85	.95	1.28	1.63
Minnesota 3/	4,800 (1/66)	4.5	.7	1.29	1.39	1.35	.88	.73	.72
Mississippi	.....	2.7	.3	1.28	2.10	2.29	.84	1.42	1.59
Oregon	3,600 (1/65)	2.7	1.2	1.95	1.96	2.31	1.20	1.23	1.54
Pennsylvania 3/ 5/	3,600 (1/64)	4.0	1.0	2.75	2.96	3.06	1.61	1.78	1.89
Vermont	3,600 (1/64)	4.1	1.1	2.87	2.24	1.88	1.89	1.54	1.33
Wyoming 3/	.....	3.2	.6	2.04	2.19	3.12	1.23	1.33	1.92
Payroll-variation plan:									
Alaska	7,200 (1/60)	4.0	1.5	2.84	2.93	2.94	2.21	2.34	2.39
Montana 3/ 5/	.....	2.7	.5	1.50	1.55	1.52	.89	.95	.95
Utah	4,200 (1/64)	2.7	1.1	1.49	1.49	1.38	.99	1.01	.96
Washington	.....	2.7	2.28	2.40	2.69	2.70	1.24	1.42	1.44
Compensable-separation plan:									
Connecticut	.....	2.7	1.5	2.10	2.10	2.10	1.03	1.08	1.09

1/ States classified by type of plan in effect at end of 1966.
2/ Computed on a calendar-year basis. Includes effect of voluntary contributions collected from employers during the year; see footnote 3/.
3/ State law provided for voluntary contributions during the 1966 rate year.
4/ In North Dakota the rate of contributions for employment covered by an election is 7.0 percent, unless the employer qualifies for a rate of less than the standard rate.
5/ Formula includes ratio of benefits to contributions in Montana, and reserve ratio in Pennsylvania.

Island and since 1957 in Washington. For individual States, the 1966 average tax rate based on taxable wages varied from 0.58 percent in Iowa and 0.69 percent in Virginia to 2.87 percent in California and Vermont (table 2). As these States do not have the same taxable wage base, a more meaningful comparison of average tax rates by State would be on the basis of the *effective* tax rates, that is, by taking tax payment as a percent of *total* wages instead of *taxable* wages. At the beginning of 1966, one State (Alaska) had a tax base of $7,200, and 17 States had a tax base ranging from $3,300 (Tennessee) to $4,800 (Minnesota). The remaining 33 States had a $3,000 tax base.

On the basis of the *effective* tax rate (*total* wages as a base), the average employer tax rates ranged from 0.31 percent in Iowa to 2.21 percent in Alaska. Average employer tax rates on both the taxable wage base and the total wage base are presented in table 2. On either base, in most of the

States average rates were lower in 1966 than in the previous year. Among these the most signficant decreases in the average tax rate (based on taxable wages) occurred in Delaware (1.75 to 1.05 percent), Illinois (1.36 to 0.81 percent), and Mississippi (2.10 to 1.28 percent). Average rates in three States (Connecticut, Nevada, and Utah) remained the same, and in five States (Arizona, Arkansas, Indiana, Vermont, and West Virginia) they moved upward—in Vermont, up significantly, from 2.24 to 2.87 percent.

The table opposite shows quite clearly the downward movement in average tax rates by the increasing number of States that fell in the lower intervals of average rates during the years 1964–66.

Taking the average rate based on taxable wages, employers in eight States in 1966, as compared with four in 1964, contributed at a rate of less than 1.0 percent. The corresponding figures for an average rate of less than 1.5 percent were 27 and 18.

Average employer contribution rate (percent)	Number of States					
	Based on taxable wages			Based on total wages		
	1966	1965	1964	1966	1965	1964
Total	51	51	51	51	51	51
Less than 0.5	0	0	0	4	2	2
0.50–0.74	2	1	0	12	9	6
0.75–0.99	6	3	4	15	13	15
1.00–1.24	7	4	3	11	12	9
1.25–1.49	12	14	11	5	8	7
1.50–1.74	6	5	7	1	3	6
1.75–1.99	4	7	6	2	3	5
2.00–2.24	5	5	3	1	0	0
2.25–2.49	3	5	5	0	1	1
2.50 and over	6	7	12	0	0	0

Nine States in 1966, compared with 17 in 1964, had an average rate of 2.25 or above. The movement from a higher to a lower rate class was significant also for average rates based on total wages.

TABLE 3.—PERCENTAGE DISTRIBUTION OF TAXABLE WAGES OF RATED ACCOUNTS, BY CONTRIBUTION RATE AND TYPE OF EXPERIENCE-RATING PLAN, RATE YEAR BEGINNING IN 1966

Type of plan and State 1/	Amount of taxable wages of rated accounts (in thousands) 2/	Percentage distribution of taxable wages by employer contribution rate											
		Total	0.0	0.1	0.2–0.5	0.6–0.9	1.0–1.8	1.9–2.6	2.7	2.71–3.1	3.2–3.5	3.6–3.9	4.0 and over
Total, 51 States	130,311,206	1000	17	39	123	119	266	191	47	56	39	62	42
Reserve-ratio plan	8,514,435	1000	26	14	65	107	310	192	51	72	47	89	35
Arizona 3/	848,274	1000	—	—	142	201	436	84	137	—	—	—	—
Arkansas 3/	843,391	1000	—	—	261	249	187	115	10	68	—	—	111
California	14,578,990	1000	—	—	—	—	51	367	93	164	74	252	—
Colorado 3/	1,108,622	1000	36	—	75	510	237	—	142	—	—	—	—
District of Columbia 3/	773,303	1000	—	470	136	—	217	31	147	—	—	—	—
Georgia	2,517,130	1000	—	—	240	197	486	66	22	(4/)	—	—	(4/)
Hawaii	537,540	1000	—	—	—	167	516	133	—	184	—	—	—
Idaho	371,733	1000	—	—	—	86	391	390	—	48	15	32	48
Indiana 3/	3,624,452	1000	—	110	154	169	395	58	—	114	—	—	—
Iowa 3/	1,337,421	1000	427	73	375	34	—	9	23	57	—	—	—
Kansas 3/	1,022,460	1000	25	—	72	211	505	34	153	—	—	—	—
Kentucky 3/	1,490,582	1000	413	—	—	159	62	—	270	—	—	—	—
Louisiana	1,678,073	1000	—	—	—	418	250	73	259	—	—	96	—
Maine 3/	952,805	1000	—	—	317	228	245	54	155	—	—	—	—
Massachusetts	5,144,435	1000	—	—	17	—	212	342	39	73	227	108	—
Michigan 3/	7,197,503	1000	(4/)	(4/)	(4/)	139	533	67	20	18	5	11	206
Missouri 3/	2,853,045	1000	154	6	42	191	384	126	35	—	71	—	—
Nebraska 3/	704,345	1000	—	103	556	—	154	33	155	—	—	—	—
Nevada	186,236	1000	—	—	—	194	349	239	219	—	—	—	—
New Hampshire	464,913	1000	—	—	468	137	186	145	—	9	55	—	—
New Jersey 3/	4,952,542	1000	—	—	—	156	275	215	—	149	—	205	—
New Mexico	431,096	1000	—	219	145	258	209	44	19	106	—	—	—
New York 3/	12,550,031	1000	—	—	—	—	494	193	—	98	79	135	—
North Carolina 3/	2,931,294	1000	—	—	373	205	203	107	63	8	7	6	29
North Dakota 3/	209,064	1000	—	—	—	—	565	165	36	32	29	54	119
Ohio 3/	7,722,948	1000	—	—	—	136	446	172	—	38	35	48	125
Rhode Island	741,536	1000	—	—	—	—	506	220	—	148	126	—	—
South Carolina 3/5/	1,374,402	1000	—	—	—	410	383	84	106	6	2	2	8
South Dakota 3/	209,754	1000	494	—	221	—	165	32	—	9	—	80	—
Tennessee	2,196,635	1000	—	—	255	98	394	92	97	11	13	8	31
West Virginia 3/	1,048,613	1000	179	117	152	56	183	162	211	—	—	—	—
Wisconsin 3/	2,758,320	1000	99	—	170	230	142	205	—	34	17	2	100
Benefit-wage ratio plan	20,152,582	1000	—	155	405	179	146	44	54	7	2	1	7
Alabama	1,727,541	1000	—	—	460	137	260	72	71	—	—	—	—
Delaware	458,904	1000	—	216	407	104	68	35	4	166	—	—	—
Illinois	8,665,309	1000	—	153	404	206	143	34	30	7	4	3	15
Oklahoma	1,176,827	1000	—	—	304	263	242	73	118	—	—	—	—
Texas 5/	5,788,158	1000	—	203	382	149	131	54	82	—	—	—	—
Virginia	2,335,849	1000	—	223	478	154	77	25	43	—	—	—	—
Pooled-fund plan	193,109,157	1000	—	43	115	137	207	239	21	51	51	19	116
Florida 6/	2,946,124	1000	—	6/284	386	146	103	28	3	8	5	4	34
Maryland	2,871,588	1000	—	—	394	176	189	127	—	16	98	—	—
Minnesota 3/	2,048,712	1000	—	—	—	753	82	53	4	12	8	7	102
Mississippi	816,717	1000	—	—	241	290	299	68	102	—	—	—	—
Oregon	1,542,996	1000	—	—	—	—	500	400	100	—	—	—	—
Pennsylvania 3/	9,238,636	1000	—	—	—	—	211	369	17	93	69	35	205
Vermont	372,889	1000	—	—	—	—	269	268	—	88	178	91	106
Wyoming 3/	171,495	1000	—	—	—	215	304	208	—	31	242	—	—
Payroll-variation plan	3,269,712	1000	—	—	20	25	204	682	21	8	16	16	8
Alaska	262,925	1000	—	—	—	—	200	200	—	10	200	200	100
Montana 3/	318,391	1000	—	—	204	258	272	88	178	—	—	—	—
Utah	655,880	1000	—	—	—	—	806	193	1	—	—	—	—
Washington	2,032,516	1000	—	—	—	—	—	995	5	—	—	—	—
Compensable separation plan	2,437,605	1000	—	—	—	—	278	645	76	—	—	—	—
Connecticut	2,437,605	1000	—	—	—	—	278	645	76	—	—	—	—

1/ Classified by type of plan in effect at end of 1966.
2/ All rated accounts; excludes accounts newly subject after State cut-off dates for preparation of reports.
3/ Includes effects of voluntary contributions made toward credit for 1966 rates.
4/ Less than 0.05 percent.
5/ South Carolina and Texas data exclude newly qualified employers assigned reduced rates after computation date.
6/ In Florida 15.1 percent were taxed at rates of 0.02 to 0.04 percent, and 13.3 percent at rates of 0.05 to 0.09 percent.

Distribution of Taxable Wages by Assigned Rates

The relative distribution of taxable wages by tax rate provides some detail of the results of the operations of the State tax structures, which vary widely (table 3). Some of the significant aspects of the general downward movement of average tax rates in the last few years may be shown by examining changes in the relative distribution of taxable wages by interval of average tax rate. The interrelationship obviously is one in which the downward movement of average tax rates means

TABLE 4.—NONCHARGED BENEFITS DURING 12 MONTHS PRECEDING COMPUTATION DATE FOR 1966 RATE YEAR, BY EXPERIENCE-RATING PLAN AND STATE

Type of plan and State 1/	Date 1966 rate-year began	Computation date	Benefits paid in 12 months preceding computation date 2/ (amount in thousands)		
			Total amount	Noncharged	
				Amount	Percent of total
Reserve-ratio plan:					
Arizona	Jan. 1	July 1, 1965	$16,333	$3,651	22.4
Arkansas	do	June 30, 1965	13,343	2,762	20.7
California	do	do	426,561	60,224	14.1
Colorado	do	July 1, 1965	14,039	124	.9
District of Columbia	do	June 30, 1965	9,595	152	1.6
Georgia	do	Dec. 31, 1965	15,607	2,267	14.5
Hawaii	do	do	7,543	2,527	33.5
Idaho	do	June 30, 1965	6,560	1,148	17.5
Indiana	do	do	27,662	0	--
Iowa	do	Oct. 1, 1965	8,605	38	.4
Kansas	do	June 30, 1965	16,040	2,445	15.2
Kentucky	do	Dec. 31, 1965	20,059	1,982	9.9
Louisiana	do	June 30, 1965	24,012	140	.6
Maine	July 1	Dec. 31, 1965	6,502	761	11.7
Massachusetts	Jan. 1	Sept. 30, 1965	112,832	22,077	19.6
Michigan	do	June 30, 1965	64,237	0	--
Missouri	do	do	34,063	4,761	14.0
Nebraska	do	Dec. 31, 1965	8,607	1,599	18.6
Nevada	do	June 30, 1965	10,453	2,085	19.9
New Hampshire	July 1	Jan. 1, 1965	3,936	319	8.1
New Jersey	do	Dec. 31, 1965	124,163	17	(3/)
New Mexico	Jan. 1	June 30, 1965	7,871	1,534	19.5
New York	do	Dec. 31, 1965	367,558	2,782	.8
North Carolina	do	Aug. 1, 1965	32,640	4,860	14.9
North Dakota	do	Dec. 31, 1965	5,547	130	2.3
Ohio	do	July 1, 1965	81,791	4,753	5.8
Rhode Island	do	Sept. 30, 1965	12,115	2,386	19.7
South Carolina	do	July 1, 1965	12,796	5,705	44.6
South Dakota	do	Dec. 31, 1965	2,595	330	12.7
Tennessee	July 1	do	23,112	1,945	8.4
West Virginia	Jan. 1	June 30, 1965	12,873	1,900	14.8
Wisconsin	do	do	38,414	8,799	22.9
Benefit-wage ratio plan: 2/					
Alabama	Apr. 1	Dec. 31, 1965	97,827	5,802	6.0
Delaware	Jan. 1	Oct. 1, 1965	51,257	5,124	10.0
Illinois	do	June 30, 1965	451,314	0	--
Oklahoma	do	Dec. 31, 1965	63,927	14,359	22.5
Texas	do	Oct. 1, 1965	326,618	92,877	28.4
Virginia	do	June 30, 1965	66,153	7,511	11.4
Benefit-ratio plan:					
Florida	do	Dec. 31, 1965	20,145	2,276	11.3
Maryland	July 1	Mar. 31, 1965	27,766	1,408	5.1
Minnesota	Jan. 1	June 30, 1965	31,898	7,801	24.5
Mississippi	do	do	8,826	3,488	39.5
Oregon	do	do	25,695	1,515	6.4
Pennsylvania	do	do	131,805	6,088	4.6
Vermont	July 1	Dec. 31, 1965	4,274	1,101	25.8
Wyoming	Jan. 1	June 30, 1965	2,798	598	21.4
Payroll-variation plan:					
Alaska 4/	do	do	--	--	--
Montana	do	June 30, 1965	6,190	2,344	37.9
Utah 4/	do	Jan. 1, 1965	--	--	--
Washington 4/	June 30	do	--	--	--
Compensable-separation plan:					
Connecticut 5/	Jan. 1	June 30, 1965	--	--	--

1/ Classified by type of plan in effect at end of 1966.
2/ For experience rating purposes; benefit wages (all wages used as a basis for drawing benefits) used in the six benefit wage-ratio States, benefit payments used in all other plans.
3/ Less than 0.05 percent.
4/ Charging of benefits not applicable.
5/ Data not available because compensable separation formula does not include as charges the total amount of benefits paid.

that less of wages are being taxed at higher rates, and conversely, more of wages at lower rates. Statistical evidence of this relationship is provided in the following summary table.

Year	Average tax rate	Percent of taxable wages taxed at specified tax rates			
		Under 1.0	Over 2.7	3.2 and over	4.0 and over
1966	1.90	29.8	19.9	14.3	4.2
1965	2.11	24.9	25.7	18.4	5.9
1964	2.21	21.1	32.1	22.7	7.6
1963	2.31	19.0	35.2	24.7	9.9

The decrease in the average tax rate to 1.90 percent in 1966, from 2.31 percent in 1963, is associated with a lowering by more than two-fifths the proportion of taxable wages taxed at rates above 3.2 percent and by nearly three-fifths at 4.0 percent or more. The proportion of aggregate State taxable wages accounted for by rates of 3.2 percent and over was 24.7 percent in 1963 and 14.3 percent in 1966; the corresponding figures for rates of 4.0 percent and over were 9.9 percent and 4.2 percent.

Noncharged Benefits

The noncharging of certain types of benefit payments under the experience-rating process is usually based on the rationale that certain types of compensable unemployment are not clearly attributable to the action of an individual employer and therefore should not be charged against him. This results in the allocation of the costs of such benefits to the entire system, not to any individual employer.

There is no uniformity among the State laws in their provisions for noncharging of benefits to employers' accounts.[1] As in previous years, the proportion of benefits which were not charged to individual employers during the 12 months preceding the computation date varied widely. The range was from 0 (Indiana and Illinois) to 44.6 percent (South Carolina). Sixteen States reported at least 20 percent of their benefits as noncharged. At the other end of the range, 17 States had reported less than 10 percent of their benefits as noncharged.

[1] For a summary of the noncharging provisions of State laws, see *Comparison of State Unemployment Insurance Laws* BES No. U–141, p. TT–9, Table TT–5, Bureau of Employment Security, Manpower Administration, U.S. Department of Labor.

How about women—who, after all, have the most apparent choice in the matter? Economic growth everywhere brings more women into the nonagricultural labor force. This, of course, excludes the "work" of home and family. It seems plain that emancipation, while it has released women for the job market, has not to any equal extent released them from housewifery. Studies of the weekly round of women report a range of averages of 50 to 80 hours a week in housework, child care, and paid labor. If a woman takes a job today, she has to figure on adding her workweek to a 40- or 50-hour homemaking minimum, unless she can afford and obtain a maid.

—*Impact of Change on Work and Leisure*, by Harold L. Wilensky. (Excerpt from *McGill Conference on Human Values and Technology*, in Monthly Labor Review, U.S. Department of Labor, Bureau of Labor Statistics, Washington, D.C., September 1967, Vol. 90, No. 9, pp. 21–22.)

LOOP—Local Office On-line Payments

Charles A. McCarthy and Minor R. Miller

For some time the Bureau of Employment Security has been interested in having one or more of the State employment security agencies install a pilot data communications system for making local office on-line payments (LOOP), so that the potential advantages and savings of such a system could be evaluated.[1] On November 20, 1967, this desire became a reality when the Massachusetts Division of Employment Security inaugurated in their Worcester local office the first automated system for making direct unemployment insurance benefit payments using data communications equipment. A computer located in the agency's central office in Boston was teamed up with terminal units in the Worcester local office about forty miles away to issue checks to waiting claimants.

The application of this type of data communications system to unemployment insurance claims processing is being pioneered in Massachusetts as a developmental project in cooperation with the Bureau's Unemployment Insurance Service. Many man-years of efforts by the State agency, the Service, and the equipment supplier were put into the planning, designing, and preparation for this initial installation.

System Description

Under the new system, when a claimant reports to a local claims office to apply for his weekly unemployment benefit, he will present his identification card and a ledger card to the terminal unit operator. His social security number and name punched into his identification card will be read

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[1] On-line is an EDP term which describes the operation of peripheral or distant terminal equipment under the control of a central processor.

Frank Castro of Computer Operations is seated at the console of the computer system located in the central office at Boston.

The first check is delivered to the waiting claimant by Mr. Belanger in the Worcester local office.

View of a terminal showing the three forms used in the terminal. The edge-punched claimant identification card is at the left, the claimant record card is in the middle, and the check is in the right hand side of the platen.

automatically by the terminal unit and transmitted to the central computer. Any exceptional data such as earnings, lost time, and off-week reporting will be keyed into the terminal unit by the operator for transmission to the central computer. The central computer will check the claimant's record to determine whether a payment should be made, compute the amount of payment, and update the claimant's stored record with the payment transaction as it is processed. The central computer will then transmit information back to the terminal unit which will automatically post the payment information to the claimant's ledger card and print a benefit payment check. The check, ledger card, and identification card will then be delivered to the claimant. If the central computer determines that a payment cannot be made, a message to advise the reason for nonpayment will be transmitted to the terminal operator.

Concurrent with the payment transaction process, the central computer will automatically extract information and write it onto a magnetic tape for backup purposes. The data written onto this tape will be used for numerous other purposes such as printing a check register, preparing charge notices to employers, reconciling canceled checks, preparing exhaustion notices, and processing various statistical reports. The claimants' records maintained by the central computer will contain sufficient data to prepare automatically the monthly report *Characteristics of the Insured Unemployed* (ES–203), made by State agencies to the Bureau.

Controls

The new system will contain many general controls to insure that benefit payment checks are issued properly. Some of these controls are:

1. *Control of check stock.* Each day before each terminal operator can begin to use the terminal the computer will automatically check the proper beginning number to be used by that terminal.
2. *Stop payment and overpayment controls.* The claimant record will contain this information and each transaction will be checked against these three controls before a payment is made.
3. *Data transmission validity.* All data transmitted through the terminal is checked to insure accuracy of transmission.
4. *Payment controls.* The claimant record will contain remaining balances, payments history, dependency allowance, benefit year dates, and other control information against which all transactions will be checked before making a payment.
5. *Backup records.* A record of all transactions through a terminal will be maintained on magnetic tape by the computer. In addition, the terminal will make a punched paper tape record of each transaction that can be read either by the terminal or transmitted to the central computer to recreate the records or to print a record for audit purposes.

Systems Backup

A data communications system must provide for some economical backup facilities which will permit a continuation of payments to claimants in the event of equipment or systems failure. The Massachusetts agency's system provides for this eventuality in two major areas. One of these areas is the availability of the master claimant file to the computer. The system splits this master file and stores it in two mass storage units. One-half of the master file is stored, in a skeleton form, in the opposite storage device. This provides for access to all claimant records if only one storage device is operating. The other area is the operation of the terminal in an "off-line" mode in the event contact with the central computer cannot be established. In this case, the terminal reading of the prepunched identification card provides for semiautomatic preparation of the payment checks. At the same time, the terminal paper tape punch prepares a paper tape record of each transaction. When the terminal is again in operation, the punched paper tape can be read through the terminal and the payment data transmitted to the central computer, thereby automatically updating the individual claimant records.

Objectives

It is hoped that many objectives can be accomplished through the use of a data communications system for processing unemployment insurance benefit activities. Some of these objectives are:

1. To reduce or prevent errors in benefit payments; (It may be significant to note here that out of the first one hundred payments

tested through the new data communications system, one erroneous computation of payment amount was detected.)

2. To reduce paper handling and control the flow of data thereby eliminating much of the manual processing;
3. To improve the quality of the claimstaking process by reducing the clerical responsibilities of the claims interviewers;
4. To improve the controls and audits of the benefit payment system;
5. To gather statistical and other information automatically and timely as a by-product of the benefit payment operation; and
6. To provide one master claimant file readily available to all local offices.

Summary

While the Worcester office operation represents only the beginning of the test, we believe that it satisfactorily demonstrates the feasibility of such a system for paying unemployment insurance benefits. Only a broad overview of the system has been given above. An extensive review and analysis of this test operation will be conducted during the next several months to evaluate the potential advantages and savings and to determine the degree to which the above objectives can be achieved.

The Bureau's Unemployment Insurance Service will work closely with the Massachusetts agency in documenting the results of the test and in preparing a detailed report on the system with related requirements and problems. The Bureau plans to distribute the report to the State agencies.

The ultimate challenge posed by the hard-core unemployed is to prepare rejected men and women for productive employment—for dignity, independence and self-sufficiency.

In our thriving economy, where jobs in a rapidly growing private sector are widely available and the unemployment rate is low, the "make-work" programs of the 1930's are not the answer to today's problem.

The answer, I believe, is to train the hard-core unemployed for work in private industry:

—The jobs are there: six out of every seven working Americans are employed in the private sector.

—Government-supported on-the-job training is the most effective gateway to meaningful employment: nine out of every ten of those who have received such training have gone on to good jobs.

—Industry knows how to train people for the jobs on which its profits depend.

—*President's Manpower Message to the Congress*, January 23, 1968.

Computerized UI Tax Operations in Texas

John Steinle and Herman McKinney

In December 1965 the Texas Employment Commission made a firm policy decision to proceed with accelerated speed to convert its UI tax accounting operations to an ADP system, using the UNIVAC III hardware which was already installed. During the past 2 years a great deal of effort and many man-hours of work have gone into the project to produce both some gratifying successes and some not yet fully satisfactory output.

The current state of our progress can be suggested by contrasting our operation with a more sophisticated system. Recently during a lunchhour we stopped by a brokerage house located near our office in Austin. Within a fraction of a second after punching the symbol Q–S–I–H into a keyboard a quotation appeared on silver bullion for delivery next March showing the price at which it was last traded just a few seconds earlier in New York, and the bid and asked offers at that moment. Pressing another button on the keyboard produced yesterday's closing price, another the volume of trading up to the minute, and so forth. Back at our office a little while later, we wanted to see the history of an employer's account to ascertain if he had been delinquent in filing reports for prior quarters. In order to obtain this information the employer's name and account number with a code symbol were entered on a card and sent to the key punch section. A printout of the needed information came back the following day. This contrast with the operation in the brokerage office points up the fact that, while the tax accounting operation of the Texas agency is now "computerized," by no means do we have the kind of sophisticated system that ADP adepts and enthusiasts dream of and write about. Our hardware has no random access capability and it is necessary to capture needed data as the entire tape file is passed through a reading head each day (or night).

The actual implementation of the conversion to the ADP system has been in progress a little over a year—since December 1, 1966. During that time, accomplishments and improvements have been impressive. The conceptual and planning phase of our system consumed about 13 months before the application, implementation, and debugging commenced. A five-member planning and coordinating committee consisting of the most knowledgeable and capable people in both the Tax and the ADP Departments went to work on February 28, 1966,

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Sam Montgomery, ADP Department, and Bill Best, Tax Department, discuss system structure.

and this group continued to work in almost daily sessions until the end of October.

Because there were several different functional sections within the Tax Department, systems personnel experienced considerable difficulty in obtaining complete, prompt, and definite decisions while initially investigating the system. There were just too many people involved. To cope with this problem, all action was channeled through the coordinating committee, after which representatives of the Tax and ADP Departments went back to their respective offices for discussion of proposals and finally returned to the committee for compromise and agreement. This committee was very successful in circulating information to and from each department. It determined the major and significant features and goals of the system. Some of these objectives were:

1. To convert the application in two major phases—the first to deal with status records and notices, and the second with tax accounting operations.
2. To convert the *entire* file during each phase instead of a segment at a time. (Requirements for rapid transfers of an employer's compensation experience from a low account number to a higher number successor and vice versa necessitated the decision.)
3. To have one consolidated Employer Master File instead of a separate delinquent file, address file, and so forth. (Accounts changed from delinquent to nondelinquent and back too often for a separate delinquent file.)
4. To create a daily updated hard-copy record of accounts receivable which had transactions.
5. To notify the field daily of all delinquency and status changes via a mailed card form.
6. To create a billing cycle for delinquent accounts.
7. To keep the contents of employer file folders current by prompt processing of contribution reports by the key punch unit and back to the files. (The absence of visible, readable ledger records makes this essential.)
8. To produce hard-copy debit and credit memos.
9. To establish adequate controls and checkpoints.
10. To establish central office controls of delinquents.
11. To print cash deposit list documents on the computer.
12. To imprint tax report form sets in zip code order for expediting mailing to employers and to ensure accurate identification when reports are filed.

13. To compute and balance contribution reports on computer, thereby allowing auditing by exception.

First Phase

The first phase (status records and notices) of the conversion began by verifying employer names and addresses already on magnetic tape against those on the addressograph plates. Address labels were prepared on all active and delinquent accounts and verified against a listing made by the addressograph unit. Matching address labels were attached to the employer folder. Nonmatching labels were corrected, stuck to a card and forwarded to the key punch section where a correct address was punched. A new label was then created. While this conversion was taking place no serious problem was experienced with address changes, as a method of address updating was available on the computer. This first phase required 2,500 hours in the Tax Department and hundreds of hours in the ADP Department.

Once all addresses in the Employer Master File were verified, use of the addressograph ceased, and all addressograph plates were discarded. Tax reports to be mailed to the 84,000 accounts were ready to print. "Why," someone in the ADP Department asked, "should we address one form at a time when basically all we are printing is the name and address?" Suddenly, almost unanimously, everyone agreed to print two forms side by side. One tractor on the printer could pull the left-side form and the other tractor could pull the right-side form. "But what is going to pull the forms where the two meet?" asked the manufacturer of the system. "We really did not design it to do that!" But it does and today one can see two boxes of forms under the printer and two separate printed stacks coming out the other end, both in zip code order; it works beautifully.

Perhaps the hardest part of the first phase was the processing of accounts with multiple employer successions and tax rate transfers. Keeping track of an employer buying and selling out all or part of a business was difficult enough, but when multiple business successions occurred, the programmers began to realize the kinds of involvements and technical problems tax personnel have to deal with. Maintaining other status data, such as date of first wages paid, first chargeable quarter, tax area, industry, county, type of business, suspend reason, terminated year and reason, name and address, and so on, was accomplished, but with some difficulty.

Second Phase

The second phase (tax accounting) of the conversion is a more complex project, and is still in progress. During the period from November 1966

Staff reviewing a tape of the employer master file.

through January 1967, reams of programs for the tax accounting application were hammered out around the clock for about 90 days.

Once the ledgers were converted, the old system had to go; otherwise, all payments received during the conversion would have to be posted to the ledger, and the ledgers reconverted. Realizing the confusion that would have resulted, programmers worked day and night trying to get the system ready while the Tax Department worked steadily transferring data to forms to be key punched.

Several more committee sessions to reach urgent decisions by compromise and to patch up oversights in the system structure preceded the twice-delayed date (April 1, 1967) when the system "went on the air" with tax records on tape for 84,000 "active" accounts, plus more than 100,000 "closed" accounts. The coordinating committee invested over 3,200 man-hours in charting and documenting the system concept and procedures. Up to now a total of 15,000 hours has been spent in programming the tax accounting process. Time spent in the Tax Department in preparing and verifying documented data before injecting it into the magnetic tape record amounted to more than 12,000 man-hours—mostly in the Collection Section which deals with delinquent accounts.

No one was ever greatly concerned about the clean tax reports. It was the exceptions, delinquent accounts, adjusted reports, transferred quarters, hot checks, rate corrections, revised subject dates, fund balance adjustments, experience rate transfers, and the seemingly thousands of paths their programs were to take that kept the programmers working through the night.

The target date finally arrived and the call went out: "Turn loose the tax reports!"

They came! Only the simplest, most uncomplicated forms were processed first—at the request of the ADP people. Almost everything went straight through.

The initial quarter of operation under the second phase was naturally the hardest. Although only contribution reports were being processed, many batches went straight to the error tape, and it seemed impossible that they could ever be corrected enough to be released for further processing. Bank deposits were seriously delayed. Clerical help complained and department heads argued, as the programmers worked on. Very soon the computer began to produce. Some of the output could be read only by the programmers but that was and, in some cases, still is being altered.

As the first quarter passed and the contribution reports started working better and better, other routines, such as the "hot check" routine, were inserted in the programs. Following close behind was the routine to adjust reports.

As adjusted reports began to stack up, it began to look bad as programmers were so busy with maintenance that no time was left to complete the implementation of the second phase. When the reports started coming in for the second quarter of operation, the routine to adjust reports had to be done.

The second quarter of operation was much smoother as input and output personnel began to have a little more faith (and experience) in the system. Reports not meeting the required edits were corrected and released to the heart of the operation where they were posted to the Employer Master File. Overpayments and regular payments were applied to delinquent records in sequence prescribed by the ADP Coordinating Committee (delinquent taxes, court costs, lien fee, auditor charges, search charge, penalty, interest, oldest quarter, and so forth). It is quite exciting to see an overpayment, or any payment for that matter, "hit" a delinquent account. Money is literally spread everywhere. To the programmers it is beautiful. To the layman, it is, at times, a mystery as to how the computer figured out exactly how to apply the money as it did and deposit it into the proper fund.

Progress and Improvements Continue

Today hundreds of thousands of dollars are being deposited in the bank daily during the peak of the quarter. In most cases, employers are quickly notified if they have underpaid or overpaid their tax. Field personnel are furnished a hard-copy daily notice of all changes in the status of an employer in their area as well as an updated complete record of change in the delinquency in an account. After the first 2 months of operation deposits have been made with minimum delay, thereby accruing maximum interest.

Recently, the incidence of error in computer output has declined precipitously. From an error rate ranging up to 15 percent in September and October, the incidence of error dropped in December to 2.85 percent or lower. Because of the omission of

parallel operation, a great amount of personnel time—over 15,000 hours in the Tax Department—has been spent during the past 9 months in verifying computer output to audit and to perfect the output. Recently, however, the error in processing ordinary current reports has declined to the point where the 100 percent visual verification has been suspended. The output data in connection with adjustment reports and receivables still contain an error factor which necessitates audit and verification of the entire output to detect where errors occur. As a matter of fact, the output is not yet sufficiently accurate and reliable to justify releasing cycle bills to employers. The output is improving; and we hope to be in a position to release automatically prepared tax statements as early as possible in 1968.

Some other phases and features of the theoretically automatic system are not yet operational and require manual handling. For example, we haven't succeeded in programming effectively the implications of an account that was erroneously established or of a change in the subject date of an established taxpayer account. Journal entries to transfer taxes and wages from one employer to another (successor) require manual processing. The transfer of compensation experience from one employer to another has not been automated. Those abominable "hot checks" which bounce and necessitate reversal of previous postings have not been coped with successfully yet because any tolerance adjustment cannot be reinstated automatically.

Significant progress has been made in the automatic production of cash deposit lists; but there is still some difficulty in allocating revenue to the proper fund.

While the ADP system has brought about many improvements, many efficiencies and faster processing, the system is not without some negative aspects. The field personnel are having temporary difficulty with the unintelligible output formats; and abbreviations, symbols and codes change faster than training in them can be accomplished.

Probably the most serious negative effect of the conversion on tax operations was in the collection function. During the several months when all available time of capable personnel had to be devoted to deciphering and rectifying computer output, it was not possible, without excessive overtime, to file liens and tax suits. As a result, the incidence of uncollected taxes rose about 33 percent.

Adequate controls have been built into the present system, but as the system continues to develop, these controls will have to be expanded. To illustrate: one control is a daily balance of the entire Employer Master File. Then, as a tax is entered and applied, files of delinquents are cleared or set up, and all money is applied into a particular field or category, such as tax, interest, penalty, court cost, lien fee, and so forth. Totals from the output of the daily run are accumulated also. It is then very simple to add the tax worked to the tax on hand as input, and balance to the output.

Conclusion

Although this article has merely skimmed the surface, it is hoped that somewhere the reader may find something informative or profitable. We could detail at length admonitions and suggestions to guide other State agencies in avoiding some of the pitfalls and problems we encountered. Probably the most fundamental concluding advice is (1) ensure that every detail of the existing system for processing is flow charted and documented before undertaking to translate to or substitute the "new" system, and (2) stretch out the planning and design period to ensure that all details of the new system design are complete and tested *before* conversion to and operation with the new system.

Unemployment Insurance Decisions*

Not A Work of Art

Connecticut.—The claimant had worked for the employer for 6 weeks as a programmer. She became irritated because the company had not paid her for 1 day, 2 weeks before, on which she was absent to get married. While the vice president of the company was talking to two persons, the claimant hurled the charge of "cheap" at him, repeating the word three times. The vice president edged away from the claimant in order to avoid the further epithets she directed at him. The next day, the vice president found a picture on his desk. The picture was a chicken with a legend below it including the words "cheep, cheep." The claimant was discharged. The Commissioner said: "The claimant acknowledged that the aforesaid work of art, with the accompanying juvenile commentary, was hers." She was held to have been discharged for wilful misconduct. (Case No. 767A–67, Oct. 19, 1967.)

False Pretenses

Connecticut.—The claimant worked as night manager for the company for about 7 months. The employer concluded that a loss in the volume of company business during that period was attributable to the claimant's officious attitude toward customers. He claimed to be an undercover agent for a police department, and on many occasions he would assert falsely that he was a State policeman. In that alleged capacity, he would order customers off the parking area adjacent to the establishment. The chief of the police department discussed the claimant's conduct and attitude with the company management. A company employee complained to the Connecticut Labor Department that the claimant had "pulled" a gun on him, jabbing it in his back.

The Commissioner found that, even though the gun turned out to be a plastic one, the claimant's conduct with the gun was not commendable. The Commissioner concluded that the claimant's course of conduct, as indicated above, was equivalent to wilful misconduct and that his discharge was for this reason. (Case No. 725–A–67, Sept. 25, 1967.)

No Interviews

Pennsylvania.—The claimant was an unemployed stenographer. She had had some teeth extracted, and did not have her dentures. She was held unable and unavailable for work during the period involved because she was not in a position to be interviewed or to apply for work. (Referee's Decision Appeal No. UCFE–67–7–C–153, Oct. 24, 1967.)

Quality Before Quantity

Tennessee.—The claimant, an automobile mechanic, was employed on a commission basis by a company which sold and serviced a particular make of car. The parent company had conducted tests for the purpose of setting up shop procedures for the repair and maintenance of their automobiles, and had determined from these tests that specific periods of time were required to make certain repairs effectively and properly. The parent company had instructed the employer that it would be necessary to follow these standard operating procedures. A time record on all repairs was kept by the employer, and all employees were fully instructed in the procedures which were to be followed when repairing these automobiles.

The employer maintained that the claimant would not follow these procedures but would instead take shortcuts which allowed him to complete the work in considerably less time than that established in the time table by the parent company. The claimant maintained that, as he became experienced in repairing this particular automobile, he became more efficient and could work faster. In addition, he stated he had power tools which allowed him to perform his work more rapidly than most of his fellow employees. The claimant, however, had been admonished at various times about his failure to follow the procedures set out by the employer, and occasionally his work had to be redone. A meeting had been held at which the mechanics were told that they were to forego quantity in production of repairs and to place emphasis on quality. After that meeting, the claimant still had shown no effort to comply with the procedures, and another meeting took place. The claimant told the employer that he would resign before he would conform to the procedures, and he proceeded to do so.

The Board of Review affirmed the referee's decision that the claimant left without good cause connected with his work. The Board said the employer had the right to set out certain procedures so long as they were reasonable, and it was the duty of the claimant to follow these procedures even if he did not agree with them. (67–BR–368, Aug. 28, 1967.)

**Prepared in Division of Determinations and Hearings, Office of State Operations, Unemployment Insurance Service, Bureau of Employment Security.*

Trends in the Economy*

The economy made a strong recovery in November from the effects of the various labor disputes that occurred in September and October. Most economic indicators were at sharply higher levels than in the previous month, including the important industrial production index which registered the largest advance since November 1964. Personal income posted the heaviest gain in more than 2 years, reflecting both wage increases and higher employment. Factory orders for durable goods also moved up briskly, as did shipments of durables. Housing starts reached the highest level in 2 years, although the volume of building permits for future construction showed an easing as interest rates tightened, projecting the possibility of a severe squeeze on mortgage financing.

The employment situation showed marked improvement between October and November, as total employment rose by 450,000 (seasonally adjusted) and the unemployment rate dropped from 4.3 percent to 3.9 percent. This was the sharpest decline in the unemployment rate in about 6 years.

Business Activities

Industrial production rose strongly in November, following 2 months with declines. At a seasonally adjusted 159.0 percent of the 1957–59 average, the index was up by 2.6 points—the sharpest advance since November 1964. The November index was, however, 0.1 point below the year-earlier level. Manufacturing output rose markedly, increasing by 6 percent to a seasonally adjusted 160.8 percent of the 1957–59 base. Durable goods output climbed by 3.7 points to 163.9 percent, with increases in all major sectors.

Iron and steel production in November rose 4.4 points as 11.3 million tons were poured, while machinery output mounted by nearly 5 points. Aircraft production was the highest so far this year, topping both October's level and the year-earlier volume. The index of auto production, which had dropped sharply during the Ford strike, rebounded sharply; about 658,000 units were turned out—some 45,000 more than in October. The auto index, however, was substantially below the year-earlier level. Output of nondurable goods was up by 1.3 percent, with all categories of items sharing in the rise.

Mining activity advanced in November to 123 percent from 121 percent. Utilities output, at 186 percent, was unchanged from October, but was nearly 4 percent above November 1966.

Factory orders for durable goods in November reached a seasonally adjusted $24.1 billion, up 3.2 percent from October and 4.7 percent ahead of the year-earlier volume. The November advance carried new orders to their highest level since June; the record was set in September 1966 when durable goods orders totaled $25.3 billion.

Within the new orders category, bookings for machinery climbed $400 million from October to a seasonally adjusted $7.5 billion, while primary metals orders rose $200 million to $3.7 billion. However, orders for transportation equipment slipped by $500 million to $5.7 billion reflecting, in large part, a decline in Government defense orders.

Shipments of durable goods in November rose by 7.7 percent to a record seasonally adjusted $24 billion. Nearly all durable goods industries showed increases, with the largest rises in the automotive and aerospace segments of the transportation industry and in the electrical machinery industry.

Since new orders topped shipments, the *order backlog* increased in November. This was the seventh consecutive month of increase, and the backlog, at a seasonally adjusted $78.4 billion, was at a record level.

Housing starts in November rose 4.7 percent to a seasonally adjusted annual rate of 1,556,000 units; this was the highest number in nearly 2 years, and exceeded that of last November by 581,000. The entire increase occurred in the South;

Prepared in the Office of Program Reports and Research, Administration and Management Service, Bureau of Employment Security.

there were declines in the Northwest, North Central, and West regions.

Permits for future construction were issued at a slower pace in November than in October, reflecting concern over rising interest rates and the possibility of reduced availability of mortgage financing. The seasonally adjusted annual permit rate moved down by 4.1 percent to 1,162,000. This was, however, strongly above the 719,000 level of November 1966, when tight money markedly restricted construction activity.

Permit issuance for single-family homes dropped to a seasonally adjusted 627,000 from 673,000 in October. Permits in the two- to four-family building category, at 79,000, were down 4,000 from the previous month. Permits for buildings to house five or more families were issued at a 456,000 annual rate, the same as in October.

In November *personal income* posted its sharpest advance since September 1965, rising by $5.8 billion to a seasonally adjusted annual rate of $641.7 billion.

Most of the gain was in the wage and salary component, where income rose to a $435 billion annual rate (seasonally adjusted). More than half the rise occurred in manufacturing where payrolls jumped by $3.1 billion from October to a seasonally adjusted annual rate of $138 billion. Higher employment levels were a major factor in the advance, most of which occurred in durable goods industries. The strike-affected industries (transportation equipment, machinery, metals, and electrical equipment) showed particularly strong advances. In nonmanufacturing, the trade, transportation, and construction industries registered marked gains.

Other components showed mixed results in November; farm income, at a $20.2 billion annual rate, was unchanged both from October and a year earlier. Transfer payments fell for the first time since April, reflecting a reduction in unemployment insurance payments; transfer payments at a $52.6 billion annual rate were $200 million below October. Dividend income also fell over the month to a seasonally adjusted $23.1 billion rate from $23.3 billion in October. On the other hand, interest income rose $400 million in November to a $48 billion rate.

For the first 11 months of 1967, personal income, at a $624 billion seasonally adjusted annual rate, was up $42 billion from the same period in 1966.

Retail sales posted a 1.5 percent gain in November, following the decline in October when an auto strike in one of the four major industries caused a shortage of new cars. The volume in November, at a seasonally adjusted $26.5 billion, was about $400 million above the level in October and some $900 million higher than a year earlier. However, sales in November were some $200 million below the 1967 record set in September.

Durable goods sales edged up by 1 percent to a seasonally adjusted $8.2 billion, with nearly every category of items recording increases except automobiles. Auto sales were down about 3 percent over the month and were some 17 percent below the year-earlier volume. Compared with November 1966, sales of durables were some 2 percent higher.

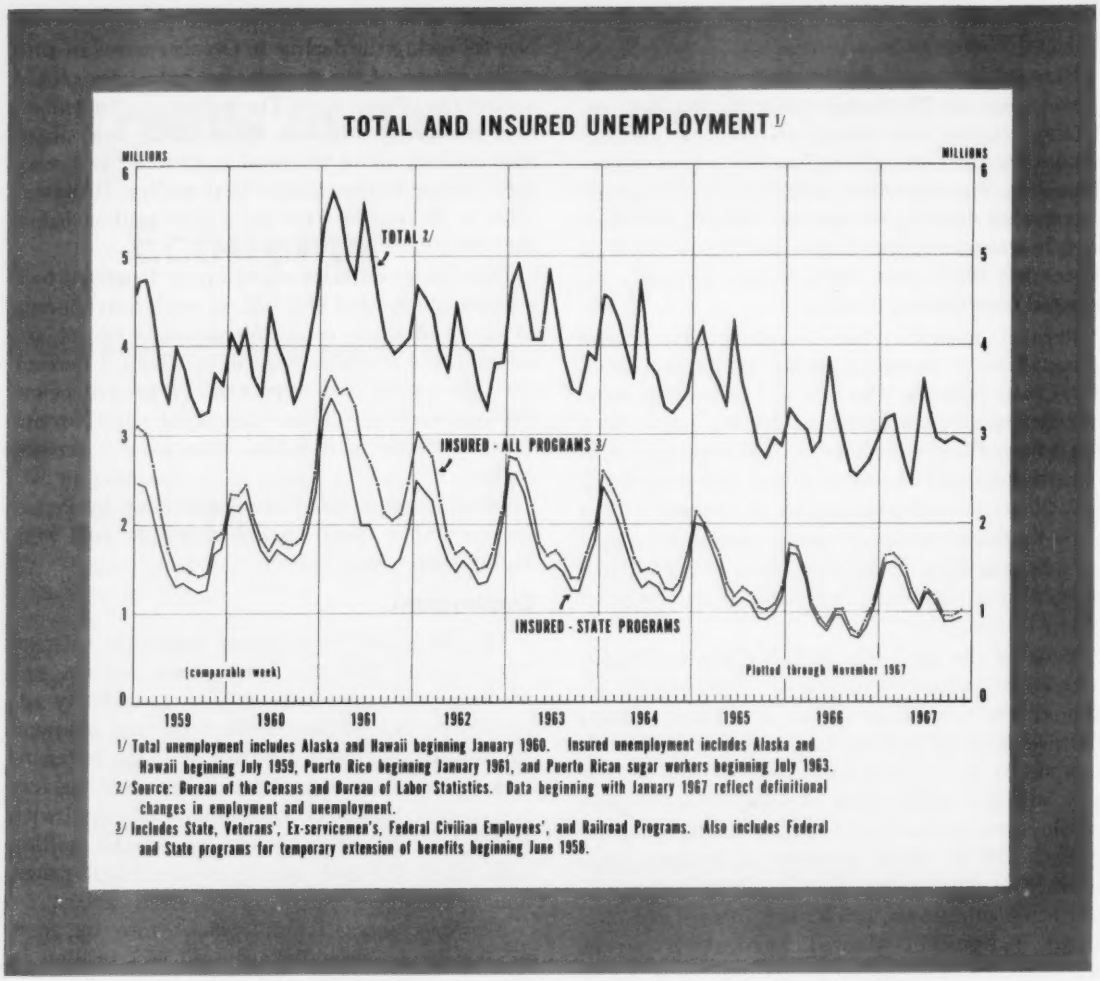
Sales of nondurable items moved up by 2 percent over the month to $18.2 billion and were higher than a year earlier.

Employment

The job situation improved markedly between October and November, with *total civilian employment* rising by some 450,000 (seasonally adjusted) to 75.1 million. Both farm and nonfarm employment shared in the gain, with the latter increasing by 331,000 to 71.3 million, while the former rose by 122,000 to 3.8 million. Compared with November 1966, employment was up 1.2 million with all of the gain among adults. Employment among teenagers was down by nearly 400,000.

Nonfarm payroll employment rose by some 478,000 to a seasonally adjusted 66.7 million in November. The rise in payroll employment was reflected in all categories except the Federal government sector where jobs declined for the fourth month in a row. Much of the 251,000 increase in factory employment was accounted for by the termination of strikes.

About four-fifths of the rise in manufacturing was in the durable goods sector, with a 98,000 gain in transportation equipment. In addition, there were employment increases in nonelectrical machinery (46,000), primary and fabricated metals (18,000 and 10,000, respectively), and electrical equipment (14,000). In the above industries, jobs returned to their August levels. Employment in the nondurable goods sector rose by 48,000, with the food and kindred products (14,000), tobacco (8,000), and apparel (7,000) industries accounting for much of the increase.


TOTAL AND INSURED UNEMPLOYMENT 1/
MILLIONS
MILLIONS
6
5
4
3
2
1
0
TOTAL 2/
INSURED - ALL PROGRAMS 3/
INSURED - STATE PROGRAMS
(comparable week)
Plotted through November 1967
1959
1960
1961
1962
1963
1964
1965
1966
1967
1/ Total unemployment includes Alaska and Hawaii beginning January 1960. Insured unemployment includes Alaska and Hawaii beginning July 1959, Puerto Rico beginning January 1961, and Puerto Rican sugar workers beginning July 1963.
2/ Source: Bureau of the Census and Bureau of Labor Statistics. Data beginning with January 1967 reflect definitional changes in employment and unemployment.
3/ Includes State, Veterans', Ex-servicemen's, Federal Civilian Employees', and Railroad Programs. Also includes Federal and State programs for temporary extension of benefits beginning June 1958.

In the service-producing area, increases were posted in the trade (64,000), services (62,000), and public utilities and government (34,000 each) sectors.

Compared with a year earlier, nonfarm payroll employment was up by 1.7 million. Virtually all of the over-the-year rise was in the service-producing area, with the most substantial gains in the government (632,000), services (514,000), and trade (433,000) sectors. Manufacturing employment was down by 85,000 over the year, with all of the drop occurring in the durable goods industries. In primary metals, a drop of 81,700 was reported; the electrical equipment and fabricated metals industries showed reductions of 47,600 and 34,500, respectively. In the soft goods industries employment was up by 60,000, with the printing and publishing (28,400) and chemicals and allied products (26,100) industries accounting for over 90 percent of the increase.

The *average factory workweek* in November moved up by 0.3 hour (seasonally adjusted) to 40.9 hours. Both overtime, at 3.4 hours, and *average hourly earnings*, at $2.72, were unchanged in November. *Average weekly earnings* at $103.90 were $0.27 higher than in October and $4.06 more than for the comparable week in November 1966.

Unemployment

Total unemployment usually rises in November, but this November the volume declined by 344,000

to a seasonally adjusted 3.0 million. Much of the decline occurred among adult women and teenagers.

The unemployment rate moved down to a seasonally adjusted 3.9 percent of the labor force, from 4.3 percent in October. This was the largest decline in 6 years. Both the unemployment rates for adult women and teenagers dropped sharply; the rate for adult women moved down from 4.8 percent to 4.0 percent, while the rate for teenagers, at 15.1 percent in October, was down to 14.0 percent. For adult men the rate edged down from 2.5 percent to 2.4 percent.

Compared with a year earlier, total unemployment was 317,000 higher with adult women and teenagers accounting for all of the rise.

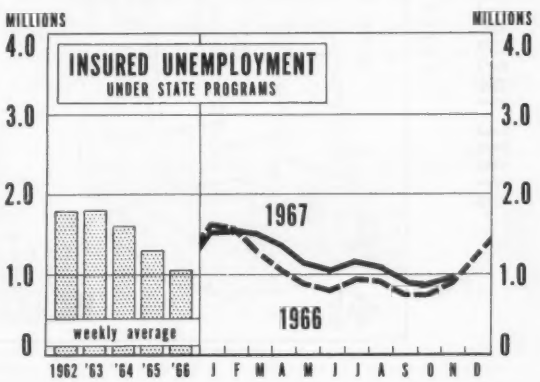
Insured Unemployment*

Insured unemployment under State programs rose by 108,000, or 12 percent, between October and November to a weekly average of 997,100. A sharp increase usually occurs at that time of year; however, the latest rise was less than the expected increase of 17 percent, as better weather resulted in fewer cutbacks in construction and other outdoor activities. As a result of the less than seasonal increase, the seasonally adjusted weekly average volume moved down from 1,162,000 in October to 1,126,600 in November. The adjusted rate was 2.3 percent, compared with the 2.4 percent in October and 2.2 percent a year earlier.

Most States Show Increases

All but two States showed higher insured joblessness in November with the largest over-the-month rise reported in California (29,600). In that State, cutbacks in construction and food processing were the primary factors in the increase. New York reported a 10,000 rise also reflecting reductions in construction activities; in addition, layoffs in resort work, apparel, and electrical equipment added to the jobless volume. In Massachusetts, a rise of 5,100 was partly due to the secondary effects of a labor dispute and to increased unemployment among apparel workers. Seasonal reductions in outdoor work (logging, construction, food processing, and quarrying) were the chief factors in increases in Washington (5,200) and Wisconsin (5,000). A rise of 4,600 in Illinois was largely among construction and auto-part supplier workers. In five other States (Minnesota, Missouri, New Jersey, Ohio, and Oregon) increases ranged from 3,300 to 4,500.

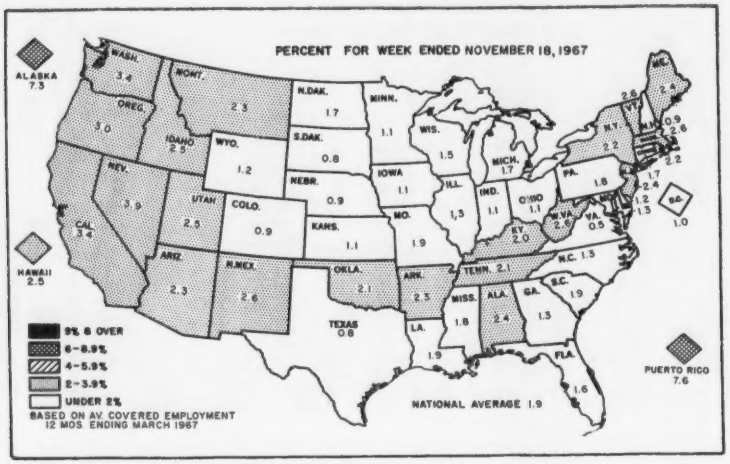
Reductions in insured unemployment in November were reported in Puerto Rico and Florida; in the former, a step-up in sugarcane activity was the primary factor in a decline of 7,800, while in the latter a 2,400 reduction reflected hiring at the start of the winter resort season.



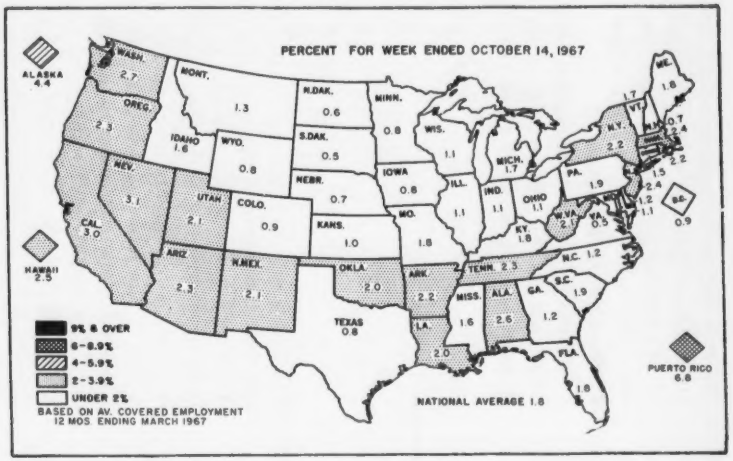
Prepared in the Office of Program Reports and Research, Administration and Management Service, Bureau of Employment Security.

STATE INSURED UNEMPLOYMENT AS PERCENT OF AVERAGE COVERED EMPLOYMENT

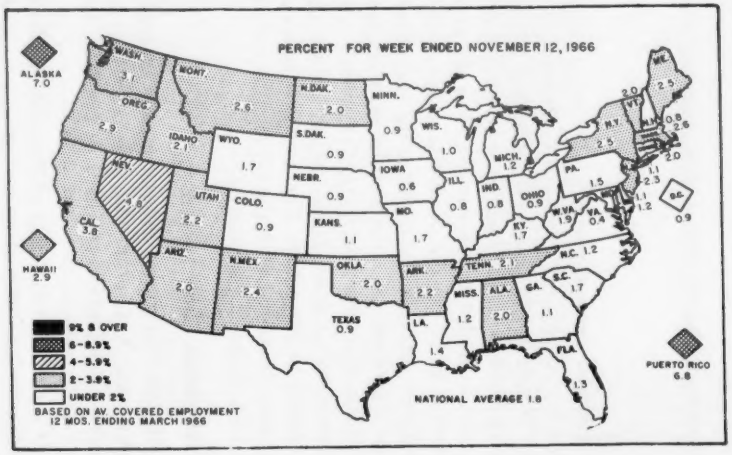
LATEST MONTH



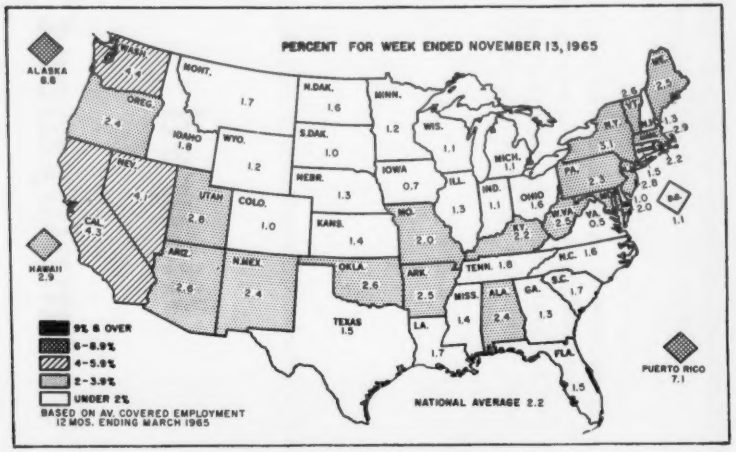
PREVIOUS MONTH



ONE YEAR AGO



TWO YEARS AGO



Week ended—	Initial claims		Insured unemployment [1]	
	1967	1966	1967	1966
October 7	195,000	177,400	858,500	730,600
October 14	159,100	152,800	901,100	752,100
October 21	181,200	165,400	891,400	754,200
October 28	174,200	164,800	893,500	767,200
November 4	204,500	189,800	[2] 919,600	782,200
November 11	201,500	194,300	950,800	856,500
November 18	209,000	216,700	952,000	880,100
November 25	200,700	205,600	1,060,500	988,900
December 2	228,100	243,600	1,088,600	1,037,900
Weekly averages				
October	179,800	166,300	[2] 889,200	752,500
November	208,300	207,900	976,400	903,200

[1] Refers to State programs.
[2] Revised figures.

The weekly average of insured unemployment (unadjusted) was some 93,900 higher in November than a year ago, as 39 States showed increased volumes. Michigan had an over-the-year increase of 15,400, with most of the upswing among trade, services, and transportation equipment workers. In Illinois, a rise of 12,300 was largely among workers from the same group of industries, while in Pennsylvania, where insured unemployment was some 12,000 higher, the increase was among metals, apparel, trade, and services workers. In Ohio, a rise of 8,400, reflected increased joblessness among metals, machinery, and trade workers. Ir six other States (Connecticut, Indiana, Missouri, New Jersey, Tennessee, and Wisconsin) increases from a year earlier ranged between 5,000 and 6,500.

California had the largest over-the-year decline (19,400) with virtually all of the reduction occurring among construction workers. New York showed a decline of 7,600, largely of apparel and trade workers. A reduction of 1,500 in Texas reflected less unemployment among workers from a wide variety of industries in the State.

27 States Have Rates Below National Average

The rate of insured unemployment for the Nation as a whole was 2.1 percent (unadjusted) in November. Except for the November 1966 rate of 1.9 percent, this was the lowest November rate since 1952.

During the month, the highest rate, as usual for this time of year, was reported in Alaska (8.4 percent). The second highest rate was in Puerto Rico (7.5 percent), followed by Nevada (4.1 percent), and California and Washington (3.5 percent each). The lowest rate (0.5 percent) occurred in Virginia; four other States (Colorado, Nebraska, New Hampshire, and South Dakota) had rates of less than 1 percent.

Initial Claims Rose Sharply

During November, some 208,300 initial claims per week were filed under the State programs—about 16 percent above the October figure. The expected increase for this time of year is 19 percent. The November unadjusted average was approximately the same as the year-earlier figure, which was the lowest for November since 1952.

Insured Joblessness Also Higher Under Federal Programs

Insured unemployment under both the UCX program (covering ex-servicemen) and the UCFE program (covering Federal civilian employees) reported increases in November. Under the former program, the weekly average rose to 25,900, from 22,300 in October, while under the latter program, the November average, at 21,400, compared with

Activity [1]	Number or amount November 1967	Percent change from—		January–November cumulative (in thousands)	
		October 1967	November 1966	1967	1966
Initial claims [2]	909,800	+14.1	−.6	10,610	9,295
Weeks claimed [2]	4,196,100	+7.5	+11.4	57,817	50,260
Insured unemployment (weekly average) [2]	997,100	+12.1	+10.4	1,210	1,051
Beneficiaries (weekly average)	776,000	+8.8	+15.3	1,024	894
Benefits paid [3]	$134,876,800	+10.4	+17.5	$1,933,556	$1,613,314
Claimant exhaustions	65,300	−.9	+25.8	801	724

[1] Data relate to State programs only.
[2] Includes agent State claims taken by the Virgin Islands; also includes data under Puerto Rico sugarcane program.
[3] Monthly data represent gross amount; cumulative data represent net amounts.

19,900 in the prior month. A year ago, under the UCX program, the weekly average of insured joblessness measured 16,100, and the UCFE average was 17,400.

Benefits

A total of $146.5 million was paid in benefits under all regular unemployment insurance programs in November—$13.5 million above the amount in October and $23.9 million higher than the total in November 1966. Benefits under the State UI programs amounted to $134.9 million, some $12.7 million above the total for October. Under the railroad program benefits measured $4.1 million. An aggregate of $7.5 million was paid out under the UCX and UCFE programs.

During November the average weekly benefit check under the State programs for workers totally unemployed was $41.19, compared with $40.70 in October and $40.57 in November 1966. The highest average weekly benefit checks were disbursed in California ($50.32), Hawaii ($49.78), Colorado ($47.47), Michigan ($46.77), and Wisconsin ($46.16); the lowest in Puerto Rico ($22.29), Mississippi ($26.70), North Carolina ($29.76), and West Virginia ($30.11).

Approximately 9 percent of the beneficiaries in November received payments for partial unemployment which averaged $22.92, compared with $22.36 in October.

Exhaustions

During November, 65,300 claimants exhausted their benefit rights under the State programs. The October exhaustions figure was 65,900. In November 1966, 51,900 claimants exhausted their right to benefits.

NOTE.—A separate monthly report, *Unemployment Insurance Statistics*, provides more detailed data on unemployment insurance activities. Copies of *Unemployment Insurance Statistics* are available upon request to Unemployment Insurance Service, Bureau of Employment Security, U.S. Department of Labor, Washington, D.C. 20210.

TEMPORARY DISABILITY INSURANCE ACTIVITIES UNDER STATE AND RAILROAD PROGRAMS

	First claims received		Weeks compensated		Benefits paid		Benefits paid	
	September 1967	August 1967	September 1967	August 1967	September 1967	August 1967	September 1966	August 1966
California								
State plan								
Basic benefits	47,936	54,437	289,142	327,738	$16,416,594	$18,565,551	$15,595,262	$17,351,960
Additional hospital benefits	1/27,186	1/29,021	2/196,338	2/208,360	2,356,056	2,500,320	2,335,668	2,601,840
Private plan	2,941	3,847	(3/)	(3/)	(3/)	(3/)	(3/)	(3/)
New Jersey								
State plan	7,958	10,079	61,308	71,986	2,456,511	2,868,407	2,360,691	2,434,643
Private plan	(3/)	(3/)	(3/)	(3/)	(3/)	(3/)	(3/)	(3/)
New York	(3/)	(3/)	(3/)	(3/)	(3/)	(3/)	(3/)	(3/)
Rhode Island	2,949	3,231	29,797	35,523	1,120,139	1,219,945	1,100,947	1,125,452
Railroad								
Sickness	7,659	9,965	4/94,038	5/94,848	3,222,529	3,409,754	3,729,141	3,537,817
Maternity	124	114	4/2,138	5/2,502	148,821	176,566	150,189	167,395

1/ Represents the number of payments made.
2/ Days for which additional hospital benefits were paid.
3/ Data not available.
4/ Estimated from data "benefit periods" compensated which number 47,019 for sickness and 1,069 for maternity.
5/ Estimated from data "benefit periods" compensated which number 47,424 for sickness and 1,251 for maternity.

Selected Unemployment Insurance Statistics, State Programs, November 1967

State	Initial claims received 1/ 2/	Weeks claimed 2/	Number of insured unemployed (weekly average) 3/	Number of beneficiaries (weekly average) 3/	Average weekly payments for total unemployment	Number of final payments 4/	Benefits paid 5/	12 months ending Nov. 1967 (in thousands)		Funds available Nov. 1967 7/ (in thousands)
								Benefits paid 6/	Collections and interest	
Total	8/909,750	8/4196077	8/997127	775989	$41.19	653.01	$1348768.15	$2091541	$3065751	$10828637
Alabama	10888	72756	16889	13510	31.95	1438	1856681	21345	29966	114651
Alaska	3013	12844	3536	2501	45.15	186	506908	9/ 7118	11449	10/21409
Arizona	6431	38026	7374	5872	39.32	474	973933	12796	19997	80531
Arkansas	8263	39165	9071	6695	31.47	616	896411	12426	15737	44974
California	163906	702210	167703	140328	50.32	11479	30210027	466621	571160	957350
Colorado	4123	15299	3886	2550	47.47	207	514737	10418	10611	72147
Connecticut	14775	65209	15696	14002	45.12	1146	2678113	34740	62794	273871
Delaware	1877	8520	2004	1960	42.01	157	355591	7249	6093	24984
Dist. of Col.	2479	14594	3483	2970	45.46	191	590053	7512	10803	72018
Florida	13689	78356	18403	11333	31.76	1831	1542787	20162	37082	221528
Georgia	8974	55823	13060	8506	35.95	1215	1292137	19796	44295	250289
Hawaii	2412	23073	5370	4781	49.78	253	999447	10791	11847	29096
Idaho	4076	13977	3649	1960	42.31	135	344427	7786	9886	39060
Illinois	32372	163753	38264	31603	43.08	5093	5794004	89224	69776	561385
Indiana	15784	68850	16385	13932	37.20	1463	2837590	31545	60947	254209
Iowa	4788	26358	5993	4771	45.57	308	911487	11538	15194	127475
Kansas	4188	20203	4757	3831	40.89	354	670618	10915	18775	83037
Kentucky	9480	54429	12261	8477	35.64	969	1294927	19988	32066	149897
Louisiana	9154	55770	13331	11708	36.12	1332	1789412	28136	36299	158869
Maine	5492	22486	5541	3981	32.75	351	529822	7751	10381	42831
Maryland	11603	43533	11607	9685	40.13	511	1620082	26790	41590	223323
Massachusetts	38571	180578	43568	33950	42.62	2969	5916361	93406	132560	334321
Michigan	37225	178005	42912	34086	46.77	2967	6894555	122845	158097	10/609891
Minnesota	12942	41169	11157	7378	41.12	813	1311451	24392	45460	74359
Mississippi	5775	28264	6586	4893	26.70	413	559219	7979	13431	79256
Missouri	26212	99249	23132	16489	37.85	1113	2461993	34063	36410	267861
Montana	2822	9387	2792	1979	31.21	191	275813	5769	6455	22221
Nebraska	1990	8984	2423	2112	34.70	227	313887	6256	9693	49046
Nevada	4629	19827	5231	4129	43.13	330	767366	11844	11388	29794
New Hampshire	2217	6377	1607	1021	37.56	19	146126	2801	7291	41317
New Jersey	40688	199264	46463	42590	41.76	3820	7519554	118477	159792	425912
New Mexico	4503	18598	4960	3659	33.77	216	531018	6725	7778	39002
New York	137778	536482	125213	106116	43.77	6936	19058592	314306	399671	1566558
North Carolina	14726	63907	17368	12337	29.75	969	1540319	27879	58623	308045
North Dakota	1859	3978	1544	559	38.05	47	92235	4631	5041	8406
Ohio	32475	140387	32966	23878	39.64	1588	4087649	70439	144663	588561
Oklahoma	6175	42297	9686	7346	30.34	686	957976	11215	14155	58711
Oregon	16187	63878	15298	11005	39.85	733	1881018	30810	37560	122892
Pennsylvania	64619	264363	62071	48191	37.02	2519	7156399	108883	100727	728617
Puerto Rico	8/16165	8/182130	8/39454	14448	22.29	3905	14252999	9/ 18288	26193	72679
Rhode Island	7127	27280	6317	5464	41.53	512	947912	13916	22315	73602
South Carolina	7016	45790	10963	8482	33.16	1097	1216570	16129	27244	124848
South Dakota	919	2680	747	474	32.61	59	63657	1648	2723	17306
Tennessee	12769	88279	20748	15727	31.60	1687	2124320	29126	47323	161468
Texas	17020	79929	19180	14296	32.75	1599	1982483	27711	60344	323354
Utah	4219	22538	5466	3665	39.58	289	627165	10535	12347	42969
Vermont	2224	9283	2486	1842	39.37	114	300058	4000	9066	20082
Virginia	4977	18214	4570	3118	33.72	355	449527	9785	23388	182108
Washington	21465	110295	26067	22104	33.54	246	3227248	37754	71551	286474
West Virginia	7218	38251	9288	6646	30.11	350	850697	11573	20724	82429
Wisconsin	18247	73103	17733	12494	46.16	791	2475284	41547	64054	269373
Wyoming	1163	3482	870	555	38.47	38	89872	2229	3940	14238

1/ Excludes transitional claims.
2/ Total includes claims taken as agent State by the Virgin Islands.
3/ Weekly data are adjusted for split weeks in the month on the basis of a 5-day work week.
4/ A final payment is the payment for the last week of compensable unemployment in a benefit year, and indicates the exhaustion of benefit rights by a claimant for that benefit year. Because of the time lapse between the actual week in which the unemployment occurs and the date on which final payment is made the monthly total includes some claimants who exhausted their rights in the preceding month but received their final payment in the reported month, and excludes some claimants who exhausted their rights in the reported month but will not receive their final payments until the succeeding month. Workers who exhaust their rights may be entitled to additional benefits when the following benefit year begins. The number of exhaustions is not indicative of the number who are still unemployed as some will have obtained employment and others may have withdrawn from the labor force.
5/ Unadjusted for voided benefit checks and transfers under interstate combined-wage plan. Includes $62,439 in payments under extended duration provisions of State laws in two States: Alaska $19,776 and Puerto Rico $42,663.
6/ Adjusted for voided benefit checks and transfers under interstate combined-wage plan.
7/ Includes amount credited to States' accounts in the unemployment trust fund, less withdrawals by the States, under the provisions of the Employment Security Administrative Financing Act of 1954.
8/ Includes data under the program for Puerto Rican sugarcane workers.
9/ Includes payments made under State temporary extended benefit provisions, Alaska's extended duration provisions became effective October 1, 1967.
10/ Funds available reflect an advance from Federal account in Unemployment Insurance Trust Fund.

Selected Unemployment Insurance Statistics, Federal Programs,[1] November 1967

State	UCFE					UCX				
	Initial claims received 2/	Weeks claimed	Number of beneficiaries (weekly average)	Benefits paid 3/	Average weekly payments for all unemployment 4/	Initial claims received 2/	Weeks claimed	Number of beneficiaries (weekly average)	Benefits paid 3/	Average weekly payments for all unemployment 4/
Total	10085	92061	19297	$3525726	$41.50	21942	109577	21244	$3960714	$42.37
Alabama	310	3768	792	126524	36.29	459	2887	617	102215	37.63
Alaska	153	1676	367	73407	45.48	74	342	73	15185	47.45
Arizona	149	1144	257	45552	40.24	327	1711	321	57161	40.43
Arkansas	79	809	143	22379	35.52	214	1065	201	33669	38.00
California	1518	14614	2894	650620	51.10	3819	21404	4155	909102	49.73
Colorado	108	939	216	47788	50.20	286	898	189	38713	46.64
Connecticut	58	468	103	19942	43.83	203	889	181	32066	40.18
Delaware	23	253	47	9985	48.47	49	214	50	9493	43.34
Dist. of Col.	225	2949	783	167453	48.62	91	539	97	18810	44.15
Florida	213	1538	209	31848	34.58	414	1830	322	52003	36.67
Georgia	251	2503	494	85113	39.15	354	1591	286	54129	42.99
Hawaii	73	1194	346	78846	51.84	151	1239	290	66190	51.87
Idaho	175	435	64	11396	40.41	116	271	45	8150	41.15
Illinois	274	3107	638	108463	38.61	675	2607	461	82195	40.53
Indiana	86	678	126	17176	31.06	384	1296	253	42538	38.25
Iowa	11	144	27	5156	44.07	134	642	123	25276	46.63
Kansas	66	694	129	23543	41.38	144	600	130	25952	45.45
Kentucky	138	2115	427	70076	37.27	497	2971	581	108392	42.37
Louisiana	157	1132	202	31729	35.77	258	1948	398	71804	41.05
Maine	25	207	51	7885	34.89	110	375	70	12550	40.88
Maryland	145	813	168	32495	43.91	334	1066	256	49020	43.46
Massachusetts	185	4019	1104	220683	45.42	398	2053	458	94979	47.11
Michigan	281	1498	328	60084	41.64	692	3650	785	150876	43.69
Minnesota	114	652	147	26245	40.56	407	1441	322	58751	41.49
Mississippi	214	809	143	16336	26.01	115	478	101	13014	29.38
Missouri	254	1935	501	78925	35.78	471	2095	437	78131	40.61
Montana	121	359	83	12037	32.80	120	362	97	14280	33.52
Nebraska	45	364	102	15370	34.23	56	153	39	6808	39.81
Nevada	74	523	72	13539	42.98	129	437	86	16605	44.05
New Hampshire	9	56	13	2069	36.95	49	131	32	6735	48.45
New Jersey	276	2898	538	105288	44.44	591	3876	758	142935	42.83
New Mexico	157	1019	229	36226	35.90	196	1155	231	38642	38.07
New York	749	6439	1239	229736	42.13	1491	6173	1174	211150	40.87
North Carolina	196	916	190	25250	30.28	294	1264	245	42954	39.77
North Dakota	55	226	41	6120	34.19	136	379	56	10073	40.62
Ohio	206	2013	480	79617	37.68	1030	4356	676	119743	40.26
Oklahoma	119	1696	343	48496	32.10	153	1272	239	36619	34.88
Oregon	172	927	175	27475	35.73	429	1516	276	54285	44.68
Pennsylvania	482	6804	1343	227481	38.51	1968	10995	1885	338911	40.86
Puerto Rico	46	401	85	9763	26.17	408	3651	676	88221	29.67
Rhode Island	42	645	154	32021	47.37	122	638	132	26189	45.08
South Carolina	91	696	151	24414	36.71	214	1080	221	39878	41.03
South Dakota	47	392	116	18424	36.13	75	197	48	7675	36.72
Tennessee	369	2645	511	83026	36.90	527	3426	707	118994	38.26
Texas	361	2933	663	103036	35.33	747	3210	708	122003	39.14
Utah	222	2628	503	101415	45.85	172	958	157	29022	41.94
Vermont	18	102	16	2894	40.19	35	152	33	6254	42.54
Virginia	136	843	122	19232	35.95	186	697	111	18732	38.31
Virgin Islands	0	4	1	171	57.00	2	10	3	519	47.18
Washington	518	4770	1075	171957	36.37	686	2516	516	89804	39.54
West Virginia	41	257	51	4865	21.62	498	2804	563	92036	37.19
Wisconsin	209	1252	261	50299	43.74	395	1945	357	68043	43.34
Wyoming	39	160	33	5856	40.11	57	122	17	3240	43.78

1/ The programs for Federal civilian employees (UCFE) and for ex-servicemen (UCX), established under Title XV of the Social Security Act, became effective January 1, 1955 and October 27, 1958, respectively. Data exclude information on claims filed jointly with State unemployment insurance programs.

2/ Includes transitional claims.

3/ Unadjusted for voided benefit checks and transfers under interstate combined-wage plan.

4/ Includes data for total, part-total, and partial unemployment. Separate data for total unemployment are not available.

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STATE EMPLOYMENT SECURITY AGENCIES AFFILIATED WITH THE BUREAU OF EMPLOYMENT SECURITY

(Additional information can be obtained from the State agencies listed below)

ALABAMA	Department of Industrial Relations, Industrial Relations Building, Montgomery 36104
ALASKA	Employment Security Division, Department of Labor, Box 3-7000, Juneau 99801
ARIZONA	Arizona Employment Security Commission, State Employment Service, 1717 West Jefferson Street, P.O. Box 6339, Phoenix 85007; Unemployment Compensation Division, P.O. Box 6123, 1720 West Madison Street, Phoenix 85005
ARKANSAS	Employment Security Division, Department of Labor, Employment Security-Welfare Building, Box 2981, Little Rock 72203
CALIFORNIA	Department of Employment, 800 Capitol Mall, Sacramento 95814
COLORADO	Department of Employment, 1210 Sherman Street, Denver 80203
CONNECTICUT	Connecticut Employment Security Division, Hartford 06115
DELAWARE	Employment Security Commission, 801 West Street, Wilmington 19899
DIST. OF COL.	United States Employment Service for the District of Columbia, Employment Security Building, Sixth and Pennsylvania Avenue, N.W., Washington 20001; District Unemployment Compensation Board, Sixth and Pennsylvania Avenue, N.W., Washington 20001
FLORIDA	Industrial Commission, Caldwell Building, Tallahassee 32304
GEORGIA	Employment Security Agency, Department of Labor, State Labor Building, Atlanta 30334
GUAM	Department of Labor and Personnel, Government of Guam, Agana 96910
HAWAII	Department of Labor and Industrial Relations, 825 Mililani Street, Honolulu 96813
IDAHO	Department of Employment, P.O. Box 7189, 317 Main Street, Boise 83707
ILLINOIS	Employment Security Administration, Department of Labor, 165 North Canal Street, Room 200, Chicago 60606
INDIANA	Employment Security Division, 10 North Senate Avenue, Indianapolis 46204
IOWA	Employment Security Commission, 1000 East Grand Avenue, Des Moines 50319
KANSAS	Employment Security Division, State Labor Department, 401 Topeka Boulevard, Topeka 66603
KENTUCKY	Bureau of Employment Security, Department of Economic Security, New Capitol Annex Building, Frankfort 40601
LOUISIANA	Division of Employment Security, Department of Labor, Employment Security Building, 2200 Baton Rouge Expressway, P.O. Box 44094, Capitol Station, Baton Rouge 70804
MAINE	Employment Security Commission, 20 Union Street, Augusta 04332
MARYLAND	Department of Employment Security, 1100 North Eutaw Street, Baltimore 21201
MASSACHUSETTS	Division of Employment Security, 881 Commonwealth Avenue, Boston 02215
MICHIGAN	Employment Security Commission, 510 Boulevard Building, 7310 Woodward Avenue, Detroit 48202
MINNESOTA	Department of Employment Security, 369 Cedar Street, St. Paul 55101
MISSISSIPPI	Employment Security Commission, P.O. Box 1699, 1520 West Capitol Street, Jackson 39205
MISSOURI	Division of Employment Security, Department of Labor and Industrial Relations, 421 East Dunklin Street, Jefferson City 65101
MONTANA	Unemployment Compensation Commission, Unemployment Compensation Commission Building, P.O. Box 1728, Helena 59601
NEBRASKA	Division of Employment, Department of Labor, 550 South Sixteenth Street, P.O. Box 4600 State House Station, Lincoln 68509
NEVADA	Employment Security Department, 500 East Third Street, Carson City 89701
NEW HAMPSHIRE	Department of Employment Security, 32 South Main Street, Concord 03301
NEW JERSEY	Division of Employment Security, Department of Labor and Industry Building, John Fitch Plaza, Trenton 08625
NEW MEXICO	Employment Security Commission, The National Bldg., 505 Marquette NW, P.O. Box 1928, Albuquerque 87103
NEW YORK	Division of Employment, Department of Labor, State Office Building Campus, Albany 12201
NORTH CAROLINA	Employment Security Commission, P.O. Box 589, Jones and North McDowell Streets, Raleigh 27602
NORTH DAKOTA	Employment Security Bureau, 201 East Broadway, P.O. Box 1537, Bismarck 58502
OHIO	Bureau of Employment Services, Division of Research and Statistics, 145 South Front Street, P.O. Box 1618, Columbus 43216
OKLAHOMA	Employment Security Commission, Will Rogers Memorial Office Building, Oklahoma City 73105
OREGON	Department of Employment, 403 Labor and Industries Building, Salem 97310
PENNSYLVANIA	Bureau of Employment Security, Department of Labor and Industry Building, Seventh and Forster Streets, Harrisburg 17121
PUERTO RICO	Bureau of Employment Security, 414 Barbosa Avenue, Hato Rey, San Juan 00923
RHODE ISLAND	Department of Employment Security, 24 Mason Street, Providence 02903
SOUTH CAROLINA	Employment Security Commission, 1225 Laurel Street, P.O. Box 995, Columbia 29202
SOUTH DAKOTA	Employment Security Department, 607 North Fourth Street, Aberdeen 57401
TENNESSEE	Department of Employment Security, Cordell Hull State Office Building, Nashville 37219
TEXAS	Texas Employment Commission, TEC Building, Austin 78701
UTAH	Department of Employment Security, Industrial Commission, 174 Social Hall Avenue, P.O. Box 11 249, Salt Lake City 84111
VERMONT	Department of Employment Security, Green Mountain Dr., P.O. Box 488, Montpelier 05602
VIRGINIA	Virginia Employment Commission, 703 East Main Street, P.O. Box 1358, Richmond 23211
VIRGIN ISLANDS	Virgin Islands Employment Security Agency, P.O. Box 1092, Charlotte Amalie, St. Thomas 00802
WASHINGTON	Employment Security Department, Employment Security Building, P.O. Box 367, Olympia 98501
WEST VIRGINIA	Department of Employment Security, State Office Building, California and Washington Streets, Charleston 25305
WISCONSIN	Wisconsin State Employment Service, P.O. Box 1607, 4802 Sheboygan Avenue, Madison 53701; Unemployment Compensation Department, P.O. Box 644, 4802 Sheboygan Avenue, Madison 53701
WYOMING	Employment Security Commission, ESC Building, Center and Midwest Streets, P.O. Box 760, Casper 82601

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